eign assets has been reflected by a decline in net investment income from $34 billion to $18 billion between 1981 and 1984, according to the Federal Reserve. And that, in turn, has been the major factor in reducing America's total of net "invisible" earnings during that period from more than $34 billion to less that $6 billion. Thus it has provided a shrinking offset to the growing deficits on trade in goods.

Tracing the sources of international capital flows has always been difficult. Trying to identify how they are invested is more difficult still — much like attempting to trace water as it flows from rivers into the sea. Deregulation of financial markets has helped in its own way to facilitate capital flows, but has also made their measurement still more difficult.

Allowing for such imperfections, the Bank for International Settlements recently estimated that identified capital flows into the United States totaled more than $77 billion net in 1984. Of that total, about $31 billion came from Western Europe, almost $12.5 billion from Japan, about $8 billion from other industrial countries, and some $26 billion from developing countries.

Catherine L. Mann of the Federal Reserve's Division of International Finance commented on this last factor in the May 1985 issue of the *Federal Reserve Bulletin*. "Financial innovation has increased the access of higher quality borrowers to the pool of world savings," she observed, "possibly to the detriment of developing countries with debt problems."

According to the Federal Reserve, last year's $77 billion of identified net capital inflows into the United States included $20 billion that moved in through the banking system, $22 billion net in foreign purchases of U.S. government securities, and $17 billion net in foreign purchases of U.S. corporate securities. In addition, net foreign direct investment in the United States amounted to an estimated $11 billion. But on top of the net $77 billion of identified capital flows into the United States last year, there were unidentified net inflows of about $30 billion.

Some fundamental questions are raised by America's shift from a net supplier to a net taker of world capital. One of them is the supposed threat of a rising dollar to the international competitiveness of American agriculture and industry and the strong protectionist pressures that have resulted.

'Debt-Financing Modernization'

But Dr. Olivier of the University of California has pointed out that nearly all of the growth of American imports in 1983 and half of that growth in 1984 consisted of increases in imports of machinery and transport equipment.

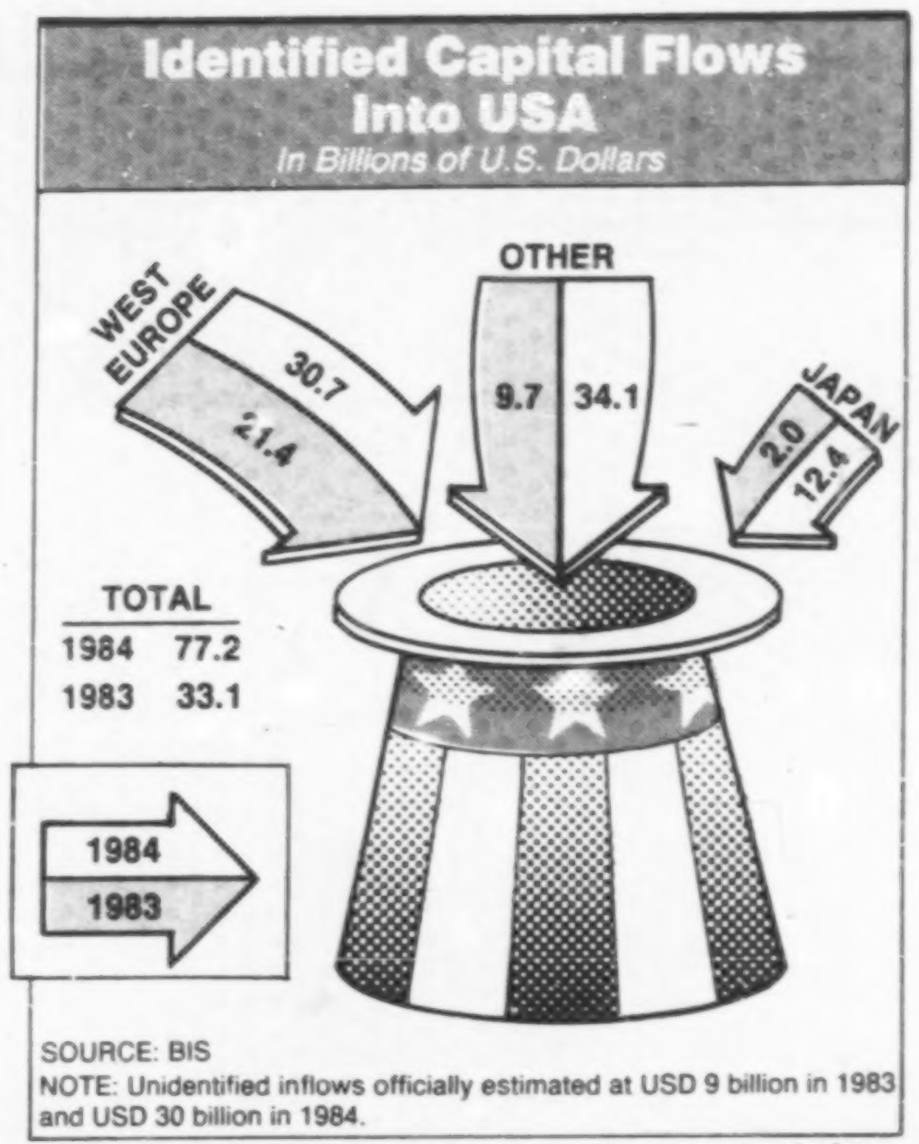
"So that it cannot be said," she noted, "that we are financing a spending spree of unproductive investment which will make it difficult for us to service the debt. Rather, we are debt-financing our own modernization, which will make us competitive and productive even with a strong dollar."

Moreover, she added, American equipment makers were able to stage strong gains of their own despite growing imports of capital goods.

The other major questions posed are how long the United States can go on attracting huge capital inflows as a counterpart of massive current deficits, and how long the dollar's effective exchange rate can remain at about 50% above its 1980 level. As Ms. Mann of the Federal Reserve concludes in the article cited earlier, the situation "will continue until the federal budget deficit is controlled and the economic recovery in the rest of the world catches up to that of the United States."

Another comment, from the annual report of the Bank for International Settlements published in June, stated: "The preponderance of easily reversible capital inflows into the United States during 1984 does not mean that

Continued on Next Page

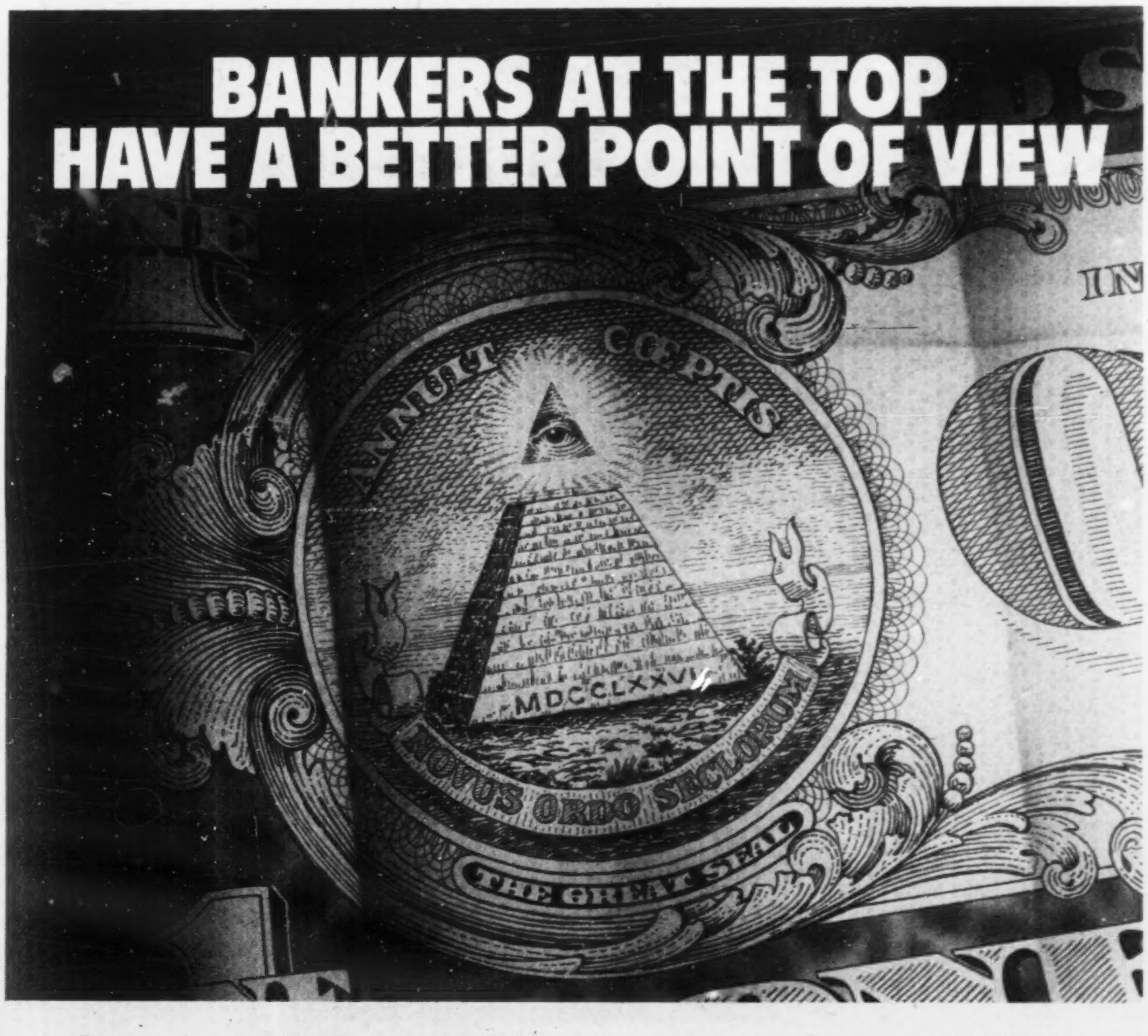


SOURCE: BIS

NOTE: Unidentified inflows officially estimated at USD 9 billion in 1983 and USD 30 billion in 1984.

Stanford Kay

> ***"The United States is passing through a period of massive reinvestment in machinery, equipment, and the service industries as part of a longer-term restructuring."***



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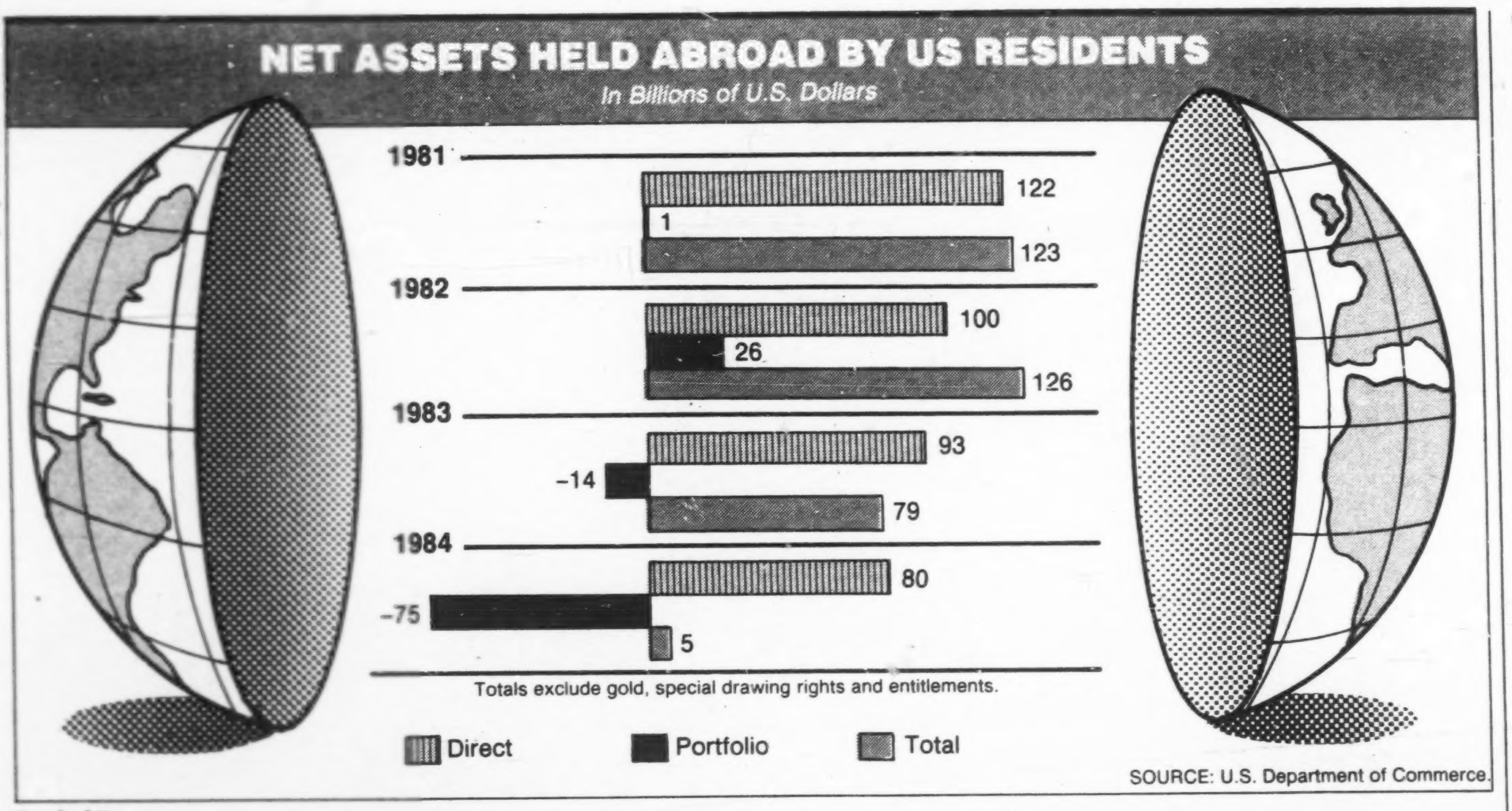

SOURCE: U.S. Department of Commerce

Stanford Kay

Continued from Previous Page

prospective current account deficits, which in any case could not be rapidly reduced, might not be financed with the same ease as in the past."

It added, however, that confidence in the dollar could alter rapidly, in which case large movements of exchange and interest rates would be needed to induce private investors to go on adding to their dollar assets.

Finally, there is the secretariat of the OECD, which noted if the United States does indeed become a net debtor country this year, it would be the first time since World War I. After saying that present imbalances in the global economy are unsustainable indefinitely, the OECD nevertheless goes on to observe that it is "impossible to assess" when financial markets may react.

In summary, there remains an undercurrent of concern that the present pattern of capital flows into the United States could be reversed abruptly at some point, but doubts are growing about when such a point might be reached. Against that, a minority of analysts believes that America's strong attraction for international investors could persist for a long time, bringing benefits to both the American and world economies. ■

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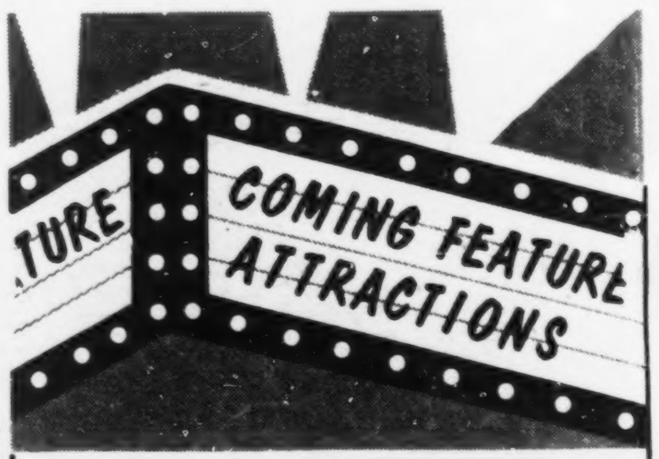


In the upcoming weeks, the feature editions will cover a variety of topics relating to the financial services industry. To keep you better informed about the many facets of finance, *American Banker* will be spotlighting the following areas:

- **Top 500 Banks in the World by Assets**: July 30. We will focus on the energy situation (primarily oil) and naturally OPEC will be addressed. What we want to look at is the changing energy financing situation and how it affects industry in the US. We will look at strategies banks and corporations are implementing to hedge against falling prices. We will also include a section of profiles of energy lending financial institutions — who's left and how are they doing?
- **Thrift Mid-Year Update**: August 20. In this section we will examine the strategies of several thrift institutions throughout the country. How does the market in which they operate affect their strategy and how do they plan to survive in the future? Will they specialize or try to be everything to everybody? Will they remain community-oriented institutions or become more like commercial banks? We hope to answer these and other questions in this special feature section.
- **Top U.S. Commercial Banks Mid-Year Update**: August 23. This section will feature profiles of top executives from financial services firms. We hope to seek out executives who are colorful, vocal, and successful — people who are consdered "go-getters" — and report on their concerns, accomplishments, development, management styles, and strategies.
- **Cash Management Review**: September 5. The highlight of this edition will be an analysis of results of a survey conducted to measure the profitability of cash management services in the nation's top 100 commercial banks.

The Deals That Didn't Get Away

States are dispatching missions left and right to Europe, the Far East, and Latin America to bring back the "big catch" — foreign corporations that will establish factories and plants in the United States, which in turn can create new jobs and improve local economies.

In an attempt to track the activity going on, the *American Banker* invited state economic development offices throughout the United States to boast about their three biggest foreign deals in the last five years. We asked the agencies to name the foreign firms and the new subsidiaries or firms created, as well as the joint venture partner if applicable. Also requested was the amount of the investment and the number of jobs created by each deal.

The information supplied to us appears directly below the name and address of each agency. Where information is not included it is because it was not made available to us. This listing was compiled by Rita Kay Meyer.

ALABAMA

Jamie "Red" Etheredge, Director
Alabama Development Office
c/o State Capitol
Montgomery, Ala. 36130
(205) 263-0048

Foreign Investor: Mitsubishi Corp., Japan
U.S. Subsidiary: Coilplus, Inc., Athens
Product: cutting and slitting steel
Investment: $5 million
Jobs Created: 2 per 3 manufacturing jobs

Foreign Investor: Mitsubishi Corp., Japan
U.S. Subsidiary: Hitech Stamping, Inc., Athens
Product: steel punched products
Investment: $4 million
Jobs Created: 50

Foreign Investor: Mitsubishi Corp., Japan
U.S. Subsidiary: I.B. Chemical Co., Bucks
Product: slow-release fertilizer

Foreign Investor: Mitsubishi Corp., Japan
U.S. Subsidiary: Metco America, Inc.
Product: durastrength 200 metablen products

Foreign Investor: Gold Star Co., Ltd., Korea
U.S. Subsidiary: Gold Star of America, Inc., Huntsville
Product: color television sets, video cassette recorders, microwave ovens
Jobs Created: 500-1000

Foreign Investor: Vepsi S.A., Greece
U.S. Subsidiary: Jacquard Lace Co., Huntsville
Product: lace tablecloths, bedspreads, draperies
Investment: $5 million
Jobs Created: 100-125

Assistant Director
Alabama Development Office
c/o State Capitol
Montgomery, Ala. 36130
(205) 263-0048

Fred Denton, Industrial Development Director
Alabama Development Office
c/o State Capitol
Montgomery, Ala. 36130
(205) 263-0048

ALASKA

Loren Lounsbury, Commissioner
Department of Commerce and Economic Development
Pouch D
Juneau, Alaska 99811
(907) 465-2500

Continued from Page 24

state officials who have toured Europe.

But Mr. Miller counsels that when in Europe, one should particularly avoid "interrupting someone who is speaking. That's much more serious to the Europeans than us."

Also, he says, avoid telling jokes. "There are many word usages that will not translate into foreign languages. You can't transfer humor between cultures."

"And try not to use colloquialisms. Keep your words and your sentences simple," he says.

One irony in Japan, say many people who have been there, is that Japanese executives can be a rowdy bunch after office hours.

"Evening entertainment is a must" when planning sessions with Japanese business people, Mr. Hawthorne of Connecticut Bank and Trust says.

Mr. Basset agrees on the importance of entertaining foreign executives after hours. "At one time, I thought [such sessions] were just an excuse to go drink. But conversations that might seem not too serious lead to impressions, and later to business," he says.

What role do correspondent banks overseas play in helping your bank and state attract foreign capital? The experts disagree on that question.

Mr. Bassett says many investments by foreign companies in Florida "happened through correspondent banking relationships."

After meeting with bankers and development officials from a particular state, notes Mr. Bassett, a foreign investor typically might go to its own lead bank and say, "Who are these guys, do you know their reputation?"

Take Time to Call

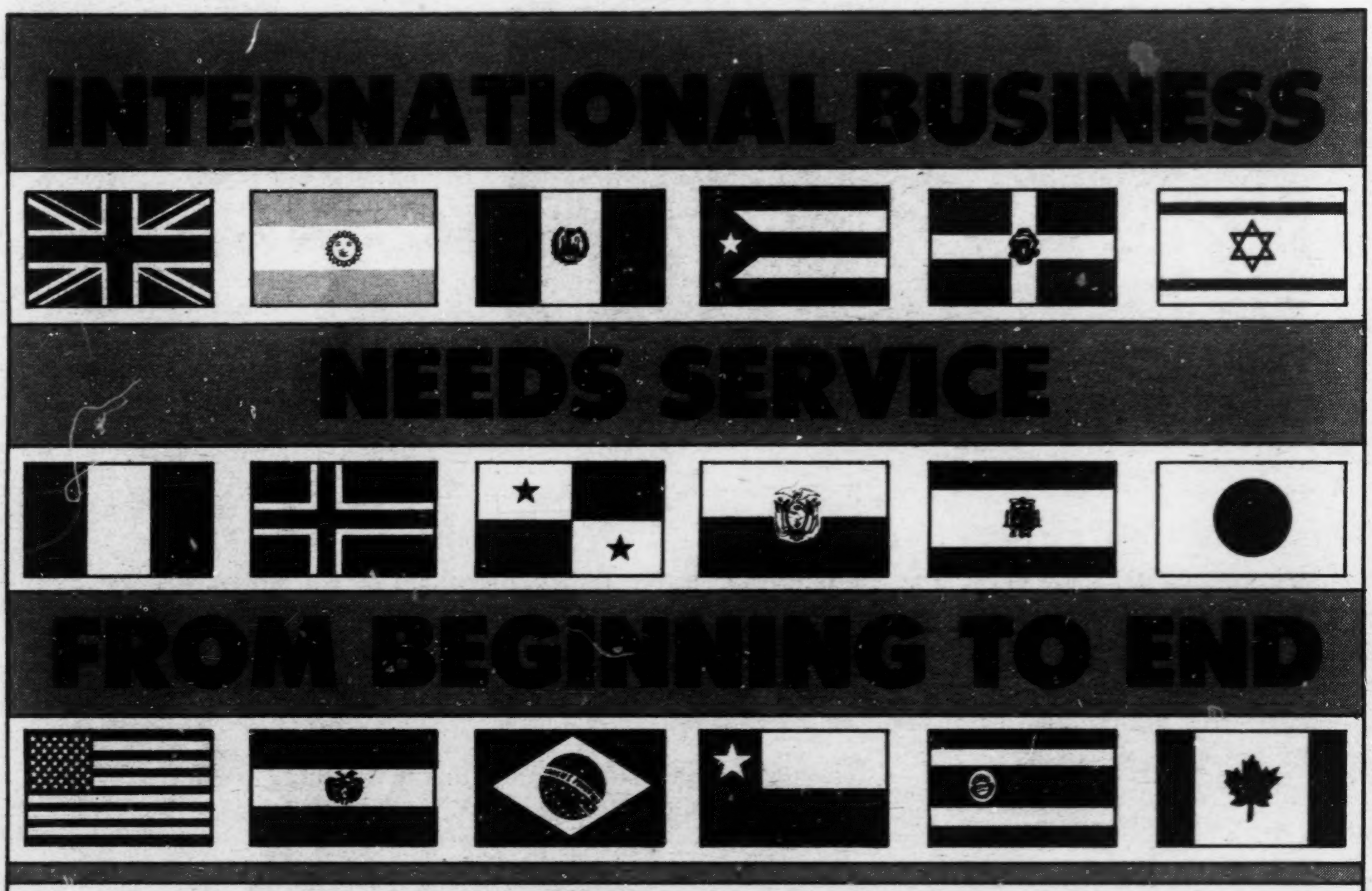
Assuming the foreign bank gives a positive answer, "The foreign bank then might simply send a letter [to the U.S. bank or banks] saying, 'We'd like to introduce our client.' "

Mr. Bassett says any banker traveling overseas on a state-sponsored trip must make a point of meeting with his bank's correspondents in the area. "It's a very, very important thing to do. They'll know if you're there, and it could be quite insulting if you don't set time to meet with them," he says.

Mr. Hope, however, says development leads from correspondent banks don't happen "as much as you might think. Quite often foreign banks don't have the leads themselves."

In West Germany, for example, "I'm not so sure the bankers always know the development plans of their companies. It's just the opposite of this country," Mr. Hope says.

Still, he agrees that a banker on a development trip to a foreign country should set aside time to meet with officials from correspondent banks.



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Paul Fletcher, Director
Department of Commerce and
Economic Development
Pouch D
Juneau, Alaska 99811
(907) 465-2018

ARKANSAS

A. David Harrington, Director
Arkansas Industrial Development
Commission
Room 4C 300
One Capitol Mall
Little Rock, Ark. 72201
(501) 371-2052

CALIFORNIA

Christy M. Campbell, Director
Department of Commerce
1121 L Street, Suite 600
Sacramento, Calif. 95814
(916) 322-1394

Foreign Investor: Toyota, Japan
U.S. Subsidiary: New United Motor Manufacturing, Inc. (NUMMI)
Product: automobiles
Investment: $300 million
Jobs Created: 3,000

Foreign Investor: NEC Electronics, Inc., Japan
U.S. Subsidiary: Electronic Arrays, Roseville
Product: semiconductors
Investment: $500 million
Jobs Created: 600

Foreign Investor: Britain, Ireland, and Denmark
U.S. Subsidiary: Golden State Cheese Plant
Product: Monterey Jack and cheddar cheese
Investment: $104 million
Jobs Created: 100
Submitted by Jack Stewart, Chief Deputy Director

CONNECTICUT

John Carson, Commissioner
Department of Economic Development
210 Washington Street
Hartford, Conn. 06106
(203) 566-3787

Foreign Investor: Bayer AG, West Germany
U.S. Subsidiary: Miles Laboratories, West Haven
Product: pharmaceuticals
Investment: $35 million
Jobs Created: 120

Foreign Investor: Saab, Sweden
U.S. Subsidiary: Saab, Orange
Product: buses
Investment: $9 million
Jobs Created: 150

Foreign Investor: Honda, Japan
U.S. Subsidiary: Honda, Windsor Locks
Product: auto parts distribution center
Jobs Created: 50

DELAWARE

Louis Papineau, Director
Delaware Development Office
99 Kings Highway
P.O. Box 1401
Dover, Del. 19903
(302) 736-4271

David Brandon, Assistant Director
Business Development
Delaware Development Office
99 Kings Highway
P.O. Box 1401
Dover, Del. 19903
(302) 736-4271

FLORIDA

Steve Mayberry, Director
Division of Economic Development
Florida Department of Commerce
501-B Collins Building
107 West Gaines Street
Tallahassee, Fla. 32301
(904) 488-6300

Foreign Investor: Vorwerk-Electric Household Appliances, Germany
U.S. Subsidiary: Vorwerk USA, Inc., Altamonte Springs
Product: Electric Household Appliances
Investment: $10 million
Jobs Created: 500

Catch: Page 28

One question that may arise for a U.S. banker is how to handle the issue of competition for a foreign company's business when the company's lead bank also is an important correspondent of the U.S. bank. Certainly, some financing involving a move into the United States could be handled by either bank.

Says Mr. Seal: "If they [the company] come to us first [bypassing the correspondent], there may be a reason. We do exactly what the prospect wants us to do. The bank that has originated the deal has the right to call the shots."

If you expect dramatic and immediate results from a foreign trip, you probably will be disappointed, many experts say. Relationships take time to build, and a corporate decision to expand overseas obviously can be long in coming.

A banker also might find himself frustrated by the lack of clear signals from some foreign executives about the seriousness of their intentions regarding U.S. business. The Japanese can be particularly aloof. "With the answers you get from them, you really don't know what they're thinking." Mr. Hawthorne says.

That's why many state commerce departments make twice-yearly or even more frequent trips to both the Far East and Europe, to keep their states' visibility high among foreign companies.

Bankers who believe they can add something to such trips ought to contact their commerce officials directly and offer assistance, some experts say. "There is tremendous interest in the U.S." by foreign companies, " and I don't think the commerce departments [of states] can do the job themselves," Mr. Hope says.

Sometimes, the trips can quickly bear fruit. Mr. Bassett recalls that his bank was lucky enough to have made contact with a Swedish firm just as the firm was looking to move a regional office in the United States.

"We happened to be in the right place at the right time," he says. The office was moved to South Florida, and Florida National became the office's bank, "a quite lucrative account," Mr. Bassett adds.

Finally, follow-through is just as important as your initial contact with a foreign investor, the experts say.

"One problem we hear: A governor goes over to a foreign country and shakes a lot of hands, but the investors never hear from that state again. There's no follow through," says Mr. Friedman of NASDA.

Even if a state discourages a banker from representing his or her own institution on a foreign trip, there's probably no reason why the banker can't send a follow-up letter on his bank's stationery, thanking the investors for their time and offering to be of further assistance. ■

BNP GROUP HIGHLIGHTS

(In millions of French Francs)	1984	% 84/83
Total assets	949,573	+ 12.6
Customer deposits	338,755	+ 10.5
Loans to customers (1)	405,241	+ 11.3
Stockholders' equity and non-voting participation shares (2)		
Including minority interests	16,146	+ 25.5
Excluding minority interests	15,156	+ 29.7
Net income		
Including minority interests	1,768	+ 14.2
Excluding minority interests	1,634	+ 14.4
Number of offices	2,391	
of which: Metropolitan France	2,025	
Overseas territories and 73 foreign countries	366	

(1) Including participating loans to customers, credits to financial institutions not regarded as interbank deposits and leasing transactions.
(2) After appropriation of net income for 1983 and based on proposed appropriation of net income for 1984.

BANQUE NATIONALE de PARIS
Head Office: 16 bld des Italiens, 75009 Paris
Tel.: 244.45.46 Telex: 280605

BNP

PUBLIFINE PARIS

The Big Catches...

Continued from Page 27

Foreign Investor: Iberia Cycle Corporation, Spain
U.S. Subsidiary: Iberia Cycle Corporation, Miami
Product: bicycles
Investment: $10 million
Jobs Created: 80

Foreign Investor: Oki Electric Industry Co., Japan
U.S. Subsidiary: Oki Systems Engineering Group, Kissimmee
Product: telecommunication and computers
Jobs Created: 300

GEORGIA

George Berry, Commissioner
Georgia Department of Industry and Trade
230 Peachtree Street, NW
P.O. Box 1776
Atlanta, Ga. 30301
(909) 656-3595

Steve Rieck, Deputy Commissioner
Georgia Department of Industry and Trade
P.O. Box 1776
Atlanta, Ga. 30301
(404) 656-2680

Foreign Investor: Iggesund Group, Sweden
U.S. Subsidiary: EKA AB
Product: silicate products for pulp/paper and carpeting industries
Jobs Created: 25 - to 75

Foreign Investor: Hyundai, Korea
U.S. Subsidiary: Hyundai, Motor America
Product: subcompact cars
Investment: $3.3 million
Jobs Created: 40 - to 80

Foreign Investor: Mitsubishi Electric, Japan
U.S. Subsidiary: Mitsubishi Electric America
Product: color television sets and cellular mobile telephones
Investment: $18 million
Jobs Created: projected to 500

HAWAII

Kent M. Keith, Director
Department of Planning and Economic Development
Penthouse
250 S. King Street
Honolulu, Hawaii 96813
(808) 598-3033

Linda K. Rosehill, Deputy Director
Department of Planning and Economic Development
State of Hawaii
P.O. Box 2359
Honolulu, Hawaii 96804
(808) 548-3033

Foreign Investor: Mitsui Real Estate Development Co, Ltd., Japan
U.S. Subsidiary: Halekulani Corp.
Product: Halekulani Hotel - 456 room luxury hotel
Investment: $57 million

Foreign Investor: Tokyu Corp. and Mitsubishi Corp.
U.S. Subsidiary: Mauna Lani Resort, Inc.
Product: 350-room Mauna Lani Bay luxury hotel and 80-unit Mauna Lani Terrace
Investment: $50 million

ILLINOIS

Michael Woelffer, Director
Illinois Department of Commerce and Community Affairs
620 E. Adams
Springfield, Ill. 62701
(217) 782-7500

Foreign Investor: Flender Corp., Germany
U.S. Subsidiary: Flender Corp., Eigin
Product: power transmission equipment
Investment: $12,400,000
Jobs Created: 125 to 300-400

Foreign Investor: Westfailische Metall Industries K.G., West Germany
U.S. Subsidiary: Hella Electronics, Inc.
Joint Venture Partner: Koito Manufacturing Co., Ltd.
Product: lighting fixtures for automobiles
Investment: $5 million
Jobs Created: 105

Foreign Investor: Roquette Freres, France
U.S. Subsidiary: Roquetter Corp., Gurnee, Ill.
Product: sorbital
Investment: $90 million
Jobs Created: 45

INDIANA

Deputy Executive Director
Policy and Finance
Indiana Department of Commerce
One North Capitol, Suite 700
Indianapolis, Ind. 46204-2243
(317) 232-8800

Alan Kimbell, Deputy Executive Director
Marketing
Indiana Department of Commerce
One North Capitol, Suite 700
Indianapolis, Ind. 46209-2243
(317) 232-8800

IOWA

Jack Bailey, Director
Iowa Development Commission
600 E. Court
Suite A
Des Moines, Iowa 50309
(515) 281-3251

Foreign Investor: Orsan, France
U.S. Subsidiary: Heartland Lysine, Eddyville
Joint Venture Partner: Ajinomoto, Japan
Product: Lysine
Investment: $65 million
Jobs Created: 100

Foreign Investor: Orsan, France
U.S. Subsidiary: Wilson Hybrids
Product: hybrid seed
Jobs Created: 45

Foreign Investor: EMW Groschopp, Germany
U.S. Subsidiary: EMW Groschopp, Sioux Center
Product: electric motors
Jobs Created: 114

KANSAS

Charles "James" Schwartz, Secretary
Kansas Department of Economic Development
503 Kansas Avenue, 6th Floor
Topeka, Kan. 66603
(913) 296-3481

John Watson, Director
International Development
503 Kansas Avenue, 6th Floor
Topeka, Kan. 66603
(913) 296-3481

Foreign Investor: Aldi Foods, West Germany
U.S. Subsidiary: Aldi, Olathe
Product: regional distribution center for grocery products
Investment: $4.25 million

Foreign Investor: Broken Hill Proprietary Co., Ltd., Australia

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Heller Financial, Inc., Heller Overseas Corporation

U.S. Subsidiary: 1984 Energy Reserves Group, Inc., Wichita
Product: oil and gas producer
Investment: $494 million

Foreign Investor: Rio Tinto-Zinc, United Kingdom
Joint Venture Partner: Slawson Oil, Wichita
Product: oil

KENTUCKY

David Lovelace, Commissioner
Department of Economic Development
Kentucky Commerce Cabinet
Capitol Plaza Tower, 24th Floor
Frankfort, Ky. 40601
(502) 564-7670

Cary W. Blankenship, Deputy Commissioner of Commerce
Department of Economic Development
Kentucky Commerce Cabinet
Capitol Plaza Tower, 24th Floor
Frankfort, Ky. 40601
(502) 564-7670

Carroll Knicely, Secretary of Commerce
Kentucky Commerce Cabinet
Capitol Plaza Tower, 24th Floor
Frankfort, Ky. 40601
(502) 564-7670

Foreign Investor: Betts and Co., Essex England
U.S. Subsidiary: Betts Packaging Inc., Florence, **Product:** plastic toothpaste tubes and plastic bottle caps
Investment: $10 million
Jobs Created: 58 to 210

Foreign Investor: Hitachi Ltd., Japan
U.S. Subsidiary: Hitachi Automotive Products Inc., Harrodsburg
Product: assemble automotive electronic equipment
Investment: $3.5 million
Jobs Created: 50 to 200

Foreign Investor: Topy Industries Ltd., Japan
U.S. Subsidiary: Topy Corporation, Frankfort
Product: auto wheels
Investment: $26 million
Jobs Created: 79 to 200

LOUISIANA

Ronald A. Faucheux, Secretary
Louisiana Office of Commerce and Industry
P.O. Box 94185
Baton Rouge, La. 70804-9185
(504) 342-5388

William T. Hackett, Assistant Secretary
Louisiana Office of Commerce and Industry
1 Maritime Plaza
P.O. Box 94185
Baton Rouge, La. 70804-9185
(504) 342-5361

Jerome M. Medicus, Assistant Secretary
Office of International Trade, Finance, and Development
P.O. Box 94185
Baton Rouge, La. 70804-9185

Foreign Investor: Ferruzzi Interests, Italy
Joint Venture Partner: Louisiana Alcohol Fuels Corporation
Product: Fuel Alcohol Manufacturing Plant, Myrtle Grove
Investment: $65 million
Jobs Created: 80

Foreign Investor: Boots Pharmaceutical, England
U.S. Subsidiary: Boots Pharmaceutical, Shreveport
Product: pharmaceuticals
Investment: $36 million
Jobs Created: 450

Foreign Investor: Zen Noh, Japan
U.S. Subsidiary: Zen Noh, St. James, Louisiana
Product: grain terminal
Investment: $100 million
Jobs Created: 40

MAINE

Leslie Stevens, Director
Maine State Development Office
193 State Street
Augusta, Maine 04333
(207) 289-2656

Steven A. Bolduc, Director of Business Attraction Division
Maine State Development Office
193 State Street
Augusta, Maine 04333
(207) 289-2656

Foreign Investor: Myllykoski Oy, Finland
Joint Venture Partner: New York Times Company
Product: paper
Investment: $200 million
Jobs Created: 330

Foreign Investor: Lemforder-Metallwaren, West Germany
Product: Volkswagen auto parts
Investment: $5 million
Jobs Created: 150

Foreign Investor: Rubb Motor A/S, Norway
U.S. Subsidiary: Rubb Inc., Sanford
Joint Venture Partner: Rubb Building Limited, England
Product: prefabricated buildings
Investment: $3 million
Jobs Created: 16

MARYLAND

Thomas H. Maddux, Secretary
Maryland Department of Economic and Community Development
45 Calvert Street
Annapolis, Md. 21401
(301) 269-3174

Foreign Investor: Shimadzu, Japan
U.S. Subsidiary: Shimadzu Scientific Instruments, Inc., Columbia
Product: precision scientific instruments
Jobs Created: 31

Foreign Investor: Otsuka Pharmaceutical Co., Ltd., Japan
U.S. Subsidiary: Shady Grove Life Science Center, Rockville
Product: developing and refining genetic engineering techniques
Investment: $7 million
Jobs Created: 30

Foreign Investor: Magna International, Inc., Canada
U.S. Subsidiary: Marada Industries, Inc., Carroll County
Product: automotive parts
Investment: $5 million
Jobs Created: 30 projected to 60

MASSACHUSETTS

Charles F. Kireker, Executive Director
Massachusetts Industrial Finance Agency
125 Pearl Street
Boston, Mass. 02109
(617) 451-2477

Evelyn Murphy, Secretary
Office of Economic Affairs
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Catch: Page 60

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The Scrutiny On British Bounty

Direct investments in the United States are rising, but to what extent?

By M.S. Mendelsohn

IN RECENT YEARS, British companies have dramatically increased direct investment in the United States. Official British figures show that the value of such investment rose at least six-fold on a net basis from about $600 million in 1975 to an average of almost $3.6 billion a year during the five years through 1983, the latest year for which the information is available.

But those data show an incomplete picture. Not only are they badly out of date, but they also exclude direct investment in the United States by oil companies, which has been running at very high levels.

Indeed the reasons for the large statistical gap are eccentric. The British Government's Department of Trade and Industry keeps track, at a distinctly leisurely pace, of foreign direct investment by British industry other than oil companies. Foreign direct investment is defined as the acquisition by a British company of 20% or more of a company located abroad.

The Investors

On the other hand, oil companies report their foreign direct investment to the Bank of England, but they do so on a confidential basis, which precludes the Central Bank from disclosing even the annual aggregates of such investment.

However, it is evident that British direct investment in the United States has continued during the past two years at a pace that at least matches the strong surge recorded from 1979 through 1983. The list of British companies that have added to their American investments in the past two years includes the leaders in nearly every industry.

New acquisitions in the United States have been made in recent years by British companies that include Shell Oil and Britoil, among oil companies, Imperial Chemical Industries, Beechams, a pharmaceuticals manufacturer, firms making building materials like Tarmac, Blue Circle, and Redland-Ready-Mix concrete. Other industrial companies include British Oxygen Company, which makes industrial gases, Pilkington, the glass manufacturer, Argyll Foods, and Plessey, the electronics corporation.

Royal Insurance is among the financial services companies that have made new acquisitions in the United States. Others have increased their direct investment in the United States, among them Barclays Bank, the National Westminster Bank, the Midland Bank, and the Commercial Union Insurance Company.

(Midland and Commercial Union, however, were obliged to do so by setbacks in the United States. This consisted, in Midland's case, of losses at Crocker National Bank, in which Midland was obliged to increase its stake.)

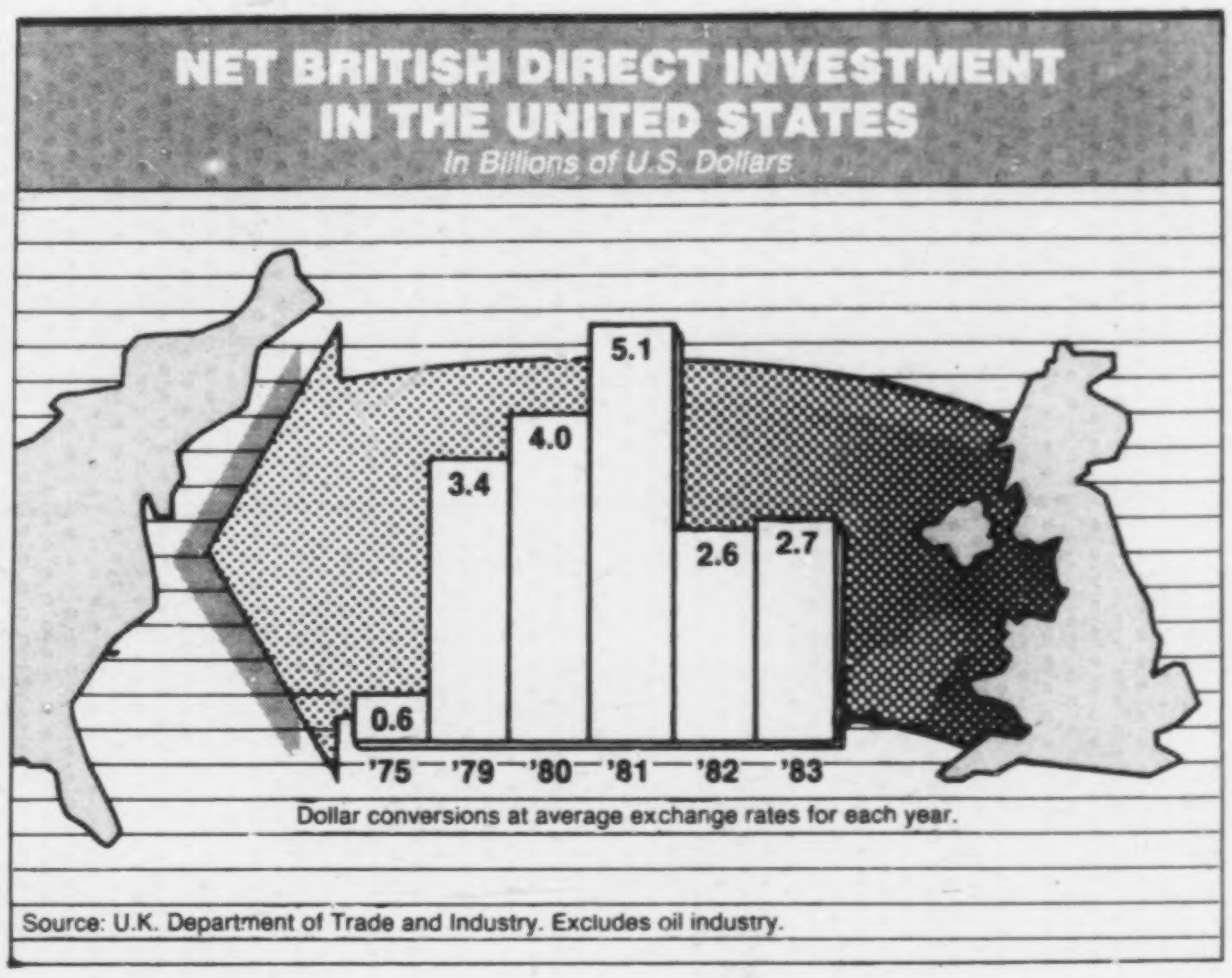
British direct investment in the United States was given a boost by the lifting of Britain's remaining foreign exchange controls in October 1979. The removal of the controls, which had been effected on the eve of World War II and which the government stated had "outlived their usefulness," facilitated direct investment procedures.

But other factors have been at work too. "Our first step was to invest in Europe after Britain joined the European community in 1973," said one British industrialist.

"After that, we turned to America,"

Continued on Next Page

M.S. Mendelsohn is the American Banker staff correspondent based in London.



NET BRITISH DIRECT INVESTMENT IN THE UNITED STATES

In Billions of U.S. Dollars

Dollar conversions at average exchange rates for each year.

Source: U.K. Department of Trade and Industry. Excludes oil industry.

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Continued from Previous Page

the spokesman of another British multinational corporation said. "The American market represents such an enormous element of the free world's economy that you cannot really grow without a slice of the action in the United States. Getting the first 1% or 2% market share for almost any product in the United States can make an enormous difference to the total sales volume of a British company, without damaging American companies."

Cyclical factors, like the relatively faster growth of the American economy since 1982 and the relative stabilization of American inflation, are cited as contributory factors only in influencing long-term direct investment decisions.

More important is the need for direct investment as a route to the American market. British multinational companies say they feel the need for a direct presence in the United States is created by marketing demands, rather than tariff or nontariff obstacles to trade, as economists have often asserted.

For instance, a major British industrial company said it had bought an equipment company in the United States from its American owners in order to have a locally-based distribution network for some of its products. "If we had not bought that American company, it would have taken us five years longer to build up the same distribution network in the United States," said a spokesman for the British multinational.

Another important long-term motivation for British investment in the United States is to qualify for U.S. government procurement contracts, especially defense contracts. Indeed, one British corporate spokesman went further by saying, "We need to have companies in the United States just in order to qualify as suppliers to American companies which have defense department contracts."

However, the investment is by no means all one-way. British Telecom, the recently privatized British telephone system; Reuters, the news and financial information services company; Imperial Chemical Industries; and Jaguar motor cars are only some of the major British companies that have raised substantial new equity finance in the American capital markets in recent years with a corresponding American share-ownership.

"It is becoming out of date to talk about British companies investing in America," said a London banker. "These days, one is talking ever more of internationally-owned companies expanding world-wide into an increasingly integrated global economy." Substantial amounts of British foreign direct investment in recent years have been financed out of dollar earnings retained in the United States.

But in many cases companies prefer to repatriate dollar earnings to bolster their sterling earnings to reflect the dollar's high exchange rate against the pound in recent years. Such companies prefer to match dollar assets and liabilities by borrowing dollars to finance new acquisitions and expansion in the United States, thus avoiding any exchange rate risk. ■

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(in thousands of FRF)

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Capital	344.000	**395.600**	Cash & Banks	8.082.484	**10.016.751**
Reserves	862.629	**968.238**	Investments	414.333	**349.595**
Deposits & C/s	24.542.400	**27.018.396**	Loans & Discounts	11.331.021	**11.760.868**
Net Income	41.760	**57.285**	Other Assets	5.962.951	**6.312.305**
Total	25.790.789	**28.439.519**	Total	25.790.789	**28.439.519**

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Building Across Borders

Canadians have a solid base in U.S. land development.

By David Lake

EVER SINCE CANADA ran out of people to put in buildings, developers have had to look to the United States for expansion. The challenge of developing real estate in a foreign country is now a fact of life for Canadian developers.

Moving into the U.S. market is not an easy task for any institution. Those developers who entered the American real estate market in the latter part of the recession-ridden 1970s did so at great risk.

When Olympia & York Developments Limited went into New York in 1977 and bought eight buildings for $320 million, $50 million down, Canada had made a statement. Canadians were ready for the rejuvenation of the American city core, and they were prepared to pay for that development.

"Canadians have a major impact in urban development as innovators and trend setters," says Mike Galway, president of the Canadian Institute of Public Real Estate Companies. "The U.S. is becoming more and more urbanized. The movement to the suburbs is reversing itself, and people realize that they can't write off Detroit, Cleveland, Buffalo, and New York. If urban redevelopment is to be the future, then the Canadian development community in the U.S. will continue to prosper."

The Investors

A good portion of Canadian development in the United States is monopolized by two families — the Reichmanns and the Bronfmans. The Reichmann family runs Olympia & York, while one faction of the Bronfman family controls Trizec Corporation, and the other faction heads Cadillac Fairview. Together this group directly and indirectly controls at least 22 billion Canadian dollars (about $16 billion) of North American real estate. Of this amount more than 50% is located in the United States.

The United States has become an important second home to Canadian developers. When looking at the majors, at least half of total assets are located south of the border. When those players finance projects, U.S. banks are considered as often as the competitive subsidiaries of Canadian banks.

Though Canadian real estate developers have made their presence felt on skylines across the country, they also have a large stake in shopping center development as well as industrial park, mixed properties, and residential development.

First entering the United States in the mid-1970s, they followed the demographics and established operations in the Sun Belt. Branches were opened to take advantage of population shifts and spending by prosperous oil and high technology firms.

David Lake writes on financial issues from Montreal, Canada.

The Big Catches...

Continued from Page 29

Foreign Investor: Nippon Electric Co., Ltd., Japan
U.S. Subsidiary: NEC Information Systems, Inc., Boxborough
Product: computer discs and peripheral systems
Jobs Created: 450

Foreign Investor: Atlas, Copco, AB, Sweden
U.S. Subsidiary: Atlas Copco, Inc., Holyhoke
Product: stationary and portable air compressors, construction tools
Jobs Created: 500

MICHIGAN

Doug Ross, Director of Commerce
Michigan Department of Commerce
Law Building, 4th Floor
525 W. Ottawa
Lansing, Mich. 48909
(517) 373-1820

Foreign Investor: Mazda Motor Corporation, Japan
U.S. Subsidiary: Mazda Motor (USA) Corporation, Flat Rock
Product: Cars
Investment: $450 million
Jobs Created: 3,500

Foreign Investor: AB Volvo, Sweden
U.S. Subsidiary: Volvo of America Corporation-Automated Systems Division, Sterling Heights
Product: Computer-controlled, wire-guided work platforms developed for their automobiles
Jobs Created: 105 to 200

Foreign Investor: Nippondenso Co., Ltd., Japan
U.S. Subsidiary: Nippondenso Manufacturing USA, Inc., Battle Creek
Product: Air conditioners, heaters, and windshield wiper units
Investment: 100 million
Jobs Created: 300 to 600
Submitted by Paul Tesorero, Director, Reverse Investment

Peter Walters, Acting Director
Manufacturing Services Bureau
Michigan Department of Commerce
P.O. Box 30225
Lansing, Mich. 98909
(517) 373-3530

MINNESOTA

Mark Dayton, Commissioner
Department of Energy and Economic Development
900 American Center Building
150 E. Kellogg Boulevard
St. Paul, Minn. 55101
(612) 296-6429

MISSISSIPPI

Gerald McDonald, Director
Department of Economic Development
1200 Walter Siller Building
P.O. Box 899
Jackson, Miss. 39205
(601) 359-3499

Foreign Investor: Nissan Motor Corp.
U.S. Subsidiary: Memphis Auto Parts Distribution Center, Olive Branch
Product: distribution center for Datsun dealers
Investment: $7 million
Jobs Created: 50

Foreign Investor: Kymi Kymmene Oy
U.S. Subsidiary: Great Northern Nekoosa
Product: paper pulp mill
Investment: $540 million
Jobs Created: 600

Foreign Investor: Sumitomo Corp., Japan
U.S. Subsidiary: Sumitomo Corp. of America
Product: steel
Investment: $2 million
Jobs Created: 25

MISSOURI

Carl M. Koupal, Director
Department of Economic Development
P.O. Box 118
Jefferson City, Mo. 65102
(314) 751-3946

Foreign Investor: Kyowa Hakko, Japan
U.S. Subsidiary: Bio Kyowa
Product: L-lysine, a feed grain additive
Investment: 50 million
Jobs Created: 100

Foreign Investor: Tokyo Seat, Japan
U.S. Subsidiary: Tri-Con Industries
Product: Makes seats for Chrysler Corp.
Investment: 5 million
Jobs Created: 400

Foreign Investor: Schur, Denmark
U.S. Subsidiary: Shurpack
Product: Makes poly-plastic packaging
Investment: 4 million
Jobs Created: 50
Submitted by Glenn Boos, Director of International Business

Northwest

Continued from Page 53

Why the parade of Japanese high-technology manufacturers to the United States? More specifically, why have they settled on the Pacific Northwest, particularly on the Portland area, for a heavy round of expansion?

On the broad questions, James D. Thayer, manager of international investments for the Oregon Department of Economic Development, notes that Japan's huge trade surplus with the United States is causing enormous friction.

He calls the Japanese push for offshore manufacturing a "form of economic foreign policy" that is aided and abetted by the powerful Japanese Ministry of Trade and Industry (MITI).

"They've been doing it for a decade in Southeast Asia," says Mr. Thayer. "Now they're moving into the U.S. to a greater degree than ever before."

As the standard of living and social costs of doing business in Japan rise, the differential between overall manufacturing costs in Japan and in the United States has narrowed. Japanese electronics companies, Mr. Thayer adds, also need to be closer to the huge U.S. market in order to service it effectively and to better understand U.S. marketing techniques.

The hazard of being too far away from the market was demonstrated by Japan's experience in computers, Mr. Thayer says. Manufacturers poured big investments into hardware, but ignored the software on which computers depend. Although the Japanese have made heavy inroads into the world market for semiconductors, they've done poorly in computers.

The Pacific Northwest has attracted the Japanese for a variety of reasons. Land costs a lot less than in California's technology centers — as much as 80% less, according to Mr. Thayer, for the large, suburban, campus-like tracts preferred by Japanese manufacturers.

Commuting time is less. Competition is not so severe for well-trained technical workers. Even a simple thing like an overlap of business hours between the West Coast and Japan makes a difference.

"The big intangible," says Mr. Thayer, "is the willingness of both Washington and Oregon to work to attract the Japanese and to give them a warm welcome."

Oregon's decision last year to modify its unitary tax was a big breakthrough that was hailed by Nippon Electric and got a lot of publicity in Japan. The governors of both states have traveled extensively in Japan, and both states have offices in Japan.

The Portland area has outshone other big cities in the Pacific Northwest, including Seattle, partly because it started with a much larger base in high technology. Tektronix has about 14,000 employees in the state, and other electronics companies, such as Floating Point Systems and Electro Scientific Industries, also are big employers.

Some sources say the Japanese have avoided Seattle in part because they don't want to compete with the rela-

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Blaine Henry, Manager of International Investment
Nebraska Department of Economic Development
P.O. Box 94666
301 Centennial Mall South
Lincoln, Neb. 68509
(402) 471-4169

Foreign Investor: John LaBatt, Ltd., Canada
U.S. Subsidiary: Delicious Foods, Grand Island
Product: frozen foods
Jobs Created: 400

Foreign Investor: Bouygues, France
U.S. Subsidiary: Centerra Enterprises
Product: architecture and engineering
Jobs Created: 200

Foreign Investor: Tate and Lyle, Ltd., England
U.S. Subsidiary: Western Sugar, Co.
Product: beet sugar
Investment: $60 million
Jobs Created: 350

NEVADA

Andrew P. Grose, Director
Nevada Commission on Economic Development
Capitol Complex
Carson City, Nev. 89710
(702) 885-4325)

Economic Development Authority of Western Nevada
P.O. Box 11710
Reno, Nev. 89510

Foreign Investor: Dr.Ing. h. c. F. Porsche, AG, West Germany
U.S. Subsidiary: Porsche, Reno
Product: cars
Jobs Created: 240

Foreign Investor: S.A., France
U.S. Subsidiary: Salomon/North America, Sparks
Product: ski equipment
Jobs Created: 80

Foreign Investor: Ainsworth Holdings, Pty, Ltd., Australia
U.S. Subsidiary: Aristocrat, Inc., Reno
Product: gaming devices, bank teller system, on-line computer systems
Investment: $500,000
Jobs Created: 12 to 100

NEW JERSEY

Henry T.Blekicki, Assistant Commissioner
Department of Commerce and Economic Development
1 West State Street
5th Floor, Box CN821
Trenton, N.J. 08625
(609) 292-1581

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1 West State Street, Box CN820
Trenton, N. J. 08625
(609) 292-2444

Ming Hsu, Director
Division of International Trade
Department of Commerce and Economic Division
744 Broad Street
Newark, N.J. 07102

Foreign Investor: Samsung Inc., Korea
U.S. Subsidiary: Samsung International, Inc., Ledgewood
Product: TV sets
Investment: $25 million
Jobs Created: 215

Foreign Investor: Sharp Corp., Japan
U.S. Subsidiary: Sharp Electronics Corp., Peramus
Product: high tech consumer products
Investment: $45 million
Jobs Created: 750 to 900

Foreign Investor: Sony Corp. Japan
U.S. Subsidiary: Sony Corp. of America, Park Ridge
Product: hi-tech electronic headquarters
Investment: $37,232,831
Jobs Created: 800

Catch: Page 62

tively generous wages and benefits provided by that area's major manufacturing employer, the Boeing Co.

Thomas F. Kennedy, director of the Oregon Economic Development Department, notes that decisions by NEC, Fujitsu, and Epson last year vastly increased the state's visibility, both in Japan and the United States.

Oregon has struggled for years with an antibusiness, no-growth image, left over from the days when the late Gov. Tom McCall advised people to visit but not to stay.

"We've changed the perception that Oregon is antigrowth," says Mr. Kennedy, "and we've done it on our own terms." Nearly a decade ago Oregon adopted state-wide land-use planning that many industrialists thought killed off any chance for industrial growth.

"Some of the difficult decisions we made a few years ago are coming back to benefit us," Mr. Kennedy says. Under the current land-use planning scheme, companies planning new plants or expansion "know the rules of the game" and can generally get quick approval for new construction if they choose sites that have been previously identified for industrial use.

"What has in the past been perceived as a barrier," says Mr. Kennedy, "has become an asset."

Are more Japanese high-technology companies on the way? Definitely, says John Anderson, who now runs Washington's economic development department. "There is a market lined up in Japan of companies that have concluded it is in their interest to invest in the U.S. Many will look at California, but they will look at other states as well."

Mr. Anderson sees a "market of opportunity" if California does nothing about its unitary tax. You can assume, he says, "that both Washington and Oregon will be in there on all fours" to exploit the market. ■

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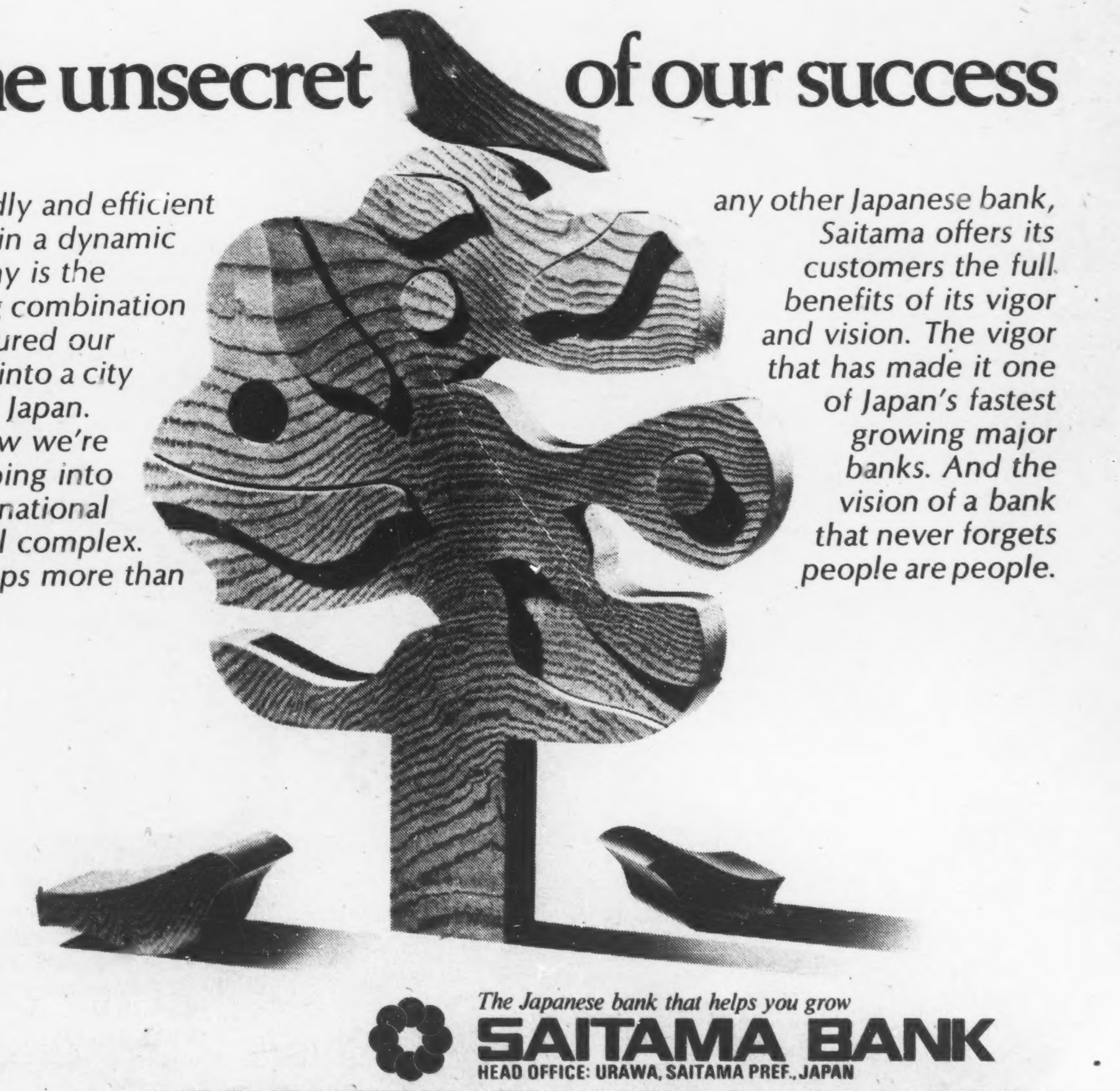

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The Big Catches...

Continued from Page 61

NEW MEXICO

Alex Mercure, Secretary
State of New Mexico
Economic Development Division
Bataan Memorial Building
Santa Fe, N.M. 87503
(505) 827-6204

Foreign Investor: Mitsubishi, Japan
U.S. Subsidiary: Chino Mines, Silver City
Joint Venture Partner: Kennecott Corp., Hurley
Product: Copper
Jobs Created: 1000

Foreign Investor: Jean Zanchi and Son, Ltd., Switzerland
U.S. Subsidiary: Winegrowers Association, Truth Or Consequences
Product: grapes
Investment: $2 million
Jobs Created: 16

NEW YORK

Steven Harausz, Executive Deputy Commissioner
New York State Department of Commerce
One Commerce Avenue
Albany, N.Y. 12245
(518) 474-4100

Richard L. Harrington, Deputy Commissioner for Economic Development
New York State Department of Commerce
One Commerce Avenue
Albany, N.Y. 12245
(518) 473-1325

Information submitted by:
New York State Department of Commerce,
International Division,
Headed by Deputy Commissioner,
Alan Parter,
230 Park Avenue,
New York, N.Y. 10069
(212) 309-0521

Foreign Investor: Toshiba Corporation (Tokyo Shibaura Electric Company Ltd.)
U.S. Subsidiary: Toshiba Westinghouse Electronics Corporation
Joint Venture Partner: Westinghouse Electric Corporation
Product: cathode ray tubes for electronics and television
Investment: $20 million (plant will cost $100 million - $20 million through Westinghouse and rest is being financed)
Jobs Created: 600-800

Foreign Investor: Marquadt, GmbH, West Germany
U.S. Subsidiary: Marquadt Switches Inc.
Product: switches
Jobs Created: 29 to 129

Foreign Investor: Ontario Bus Industries, Ltd., Canada
U.S. Subsidiary: Bus Industries of America, Inc.
Product: buses
Investment: $2 million
Jobs Created: 120 employed currently

NORTH CAROLINA

James Hinkle, Director
International Division
Department of Commerce
430 North Salisbury Street
Raleigh, N.C. 27611
(919) 733-7193

Alvah E. Ward, Jr., Director
Industrial Development Division
North Carolina Department of Commerce
430 N. Salisbury
Raleigh, N.C. 27611
(919) 733-4151

NORTH DAKOTA

Robert Whitney, Director
North Dakota Economic Development Commission
Liberty Memorial Building
State Capitol Grounds
Bismarck, N.D. 58501
(701) 229-2810

Foreign Investor: NV Deli-Maatschappij, Holland
U.S. Subsidiary: Red River Commodities, Fargo, North Dakota
Product: sunflower seeds
Investment: $4 million
Jobs Created: 12-20

Foreign Investor: Government of Mexico
Product: sunflower seeds for salad oils
Investment: $20 million

Foreign Investor: Rau Gruppe, West Germany
U.S. Subsidiary: Alloway Manufacturing Inc., Fargo, North Dakota
Product: farm implements
Jobs Created: 100
Submitted by Jack Minton, Industrial Development Representative

OHIO

Clarence D. Pawlicki, Director
Ohio Department of Development
30 E. Broad
Room 2540
P.O. Box 1001
Columbus, Ohio 93215
(619) 966-3379

Foreign Investor: Honda, Japan
U.S. Subsidiary: Honda Motor Co., Union County and Anna
Product: Civic autos, plastic products, motorcycle engines
Investment: $270 million
Jobs Created: $750 million

Foreign Investor: Nihon, Japan
U.S. Subsidiary: Neaton Auto Parts Manufacturing, Inc., Eaton
Product: auto parts
Investment: $2.8 million
Jobs Created: 40

Foreign Investor: Boehringer Ingelheim, GmbH, West Germany
U.S. Subsidiary:
Joint Venture Partner: Roxane Laboratories, Inc., Columbus
Product: pharmaceuticals
Investment: $67 million
Jobs Created: 80

Mark Barbash, Deputy Director
Ohio Department of Development
30 E. Broad
P.O. Box 1001
Columbus, Ohio 43215
(614) 966-2317

Dr. Phillip Code, Director
International Trade Division
Department of Development
P.O. Box 1001
Columbus, Ohio 43266-0101
(614) 466-5017

Foreign Investor: Honda, Japan.
U.S. Subsidiary: Honda of America Manufacturing, Inc
Product: automobiles and motorcycles
Investment: $450 million
Jobs Created: 2,500

Foreign Investor: Asahi, Japan
U.S. Subsidiary: Asahi Glass, Bellefontaine
Product: automotive glass
Investment: $31 million
Jobs Created: 240

Foreign Investor: Fujitech, Ltd., Japan
U.S. Subsidiary: Fujitech Industries, Inc., Lebanon
Product: elevators and escalators
Investment: $15 million
Jobs Created: 200 to 500

OKLAHOMA

Steve Matthews, Executive Director
Department of Economic Development
4029 N. Lincoln Boulevard
P.O. Box 53929
Oklahoma City, Okla. /3152
(405) 521-2401

OREGON

Thomas Kennedy, Director
Economic Development Department
595 Cottage Street, N.E.
Salem, Ore. 97310
(503) 373-1200

Douglas Frengle, Manager
International Trade Division
921 S. Washington St.
Portland, Ore. 97205
(503) 220-5625

Foreign Investor: Wacker Filtronics, West Germany
U.S. Subsidiary: Wacker Filtronics
Product: semiconductors
Investment: $165 million
Jobs Created: 800 projected to 1300

Foreign Investor: NEC — Nippon Electronics Corp., Japan
U.S. Subsidiary: NEC America
Product: fiber optic systems
Investment: $25 million (future $300 million)
Jobs Created: 250 industrial jobs (future 3000)

Foreign Investor: Fujitsu Ltd., Japan
U.S. Subsidiary: Fujitsu America
Product: disc drives for computers
Investment: $40 million (future $100 million)
Jobs Created: 500
Submitted by Chris Carlson, Trade Coordinator

PENNSYLVANIA

James 0. Pickard, Secretary
Pennsylvania Department of Commerce
433 Forum Building
Harrisburg, Pa. 17120
(717) 787-3003

Paul D. Bucher, Manager
International Division
Bureau of Domestic and International Commerce
Pennsylvania Department of Commerce
454 Forum Building
Harrisburg, Pa. 17120
(717) 787-7190

Foreign Investor: Adidas, Germany
U.S. Subsidiary: Adidas, Kutztown
Product: athletic shoes
Investment: $200,000
Jobs Created: 300

Foreign Investor: Nissin Food Products Co., Ltd., Japan
U.S. Subsidiary: Nissin Foods, Lancaster
Product: oriental noodles and soups
Investment: industrial revenue bonds — $7.8 million
Jobs Created: 150

Foreign Investor: Velda, Belgium
U.S. Subsidiary: Alin Woodworking, Inc., McElhattan
Product: wood treating and preserving
Investment: $792,000
Jobs Created: 68
Submitted by John W. McRandal, European Investment Specialist

PUERTO RICO

Antonio Colorado, Administrator
Puerto Rico Economic Development Administration
G.P.O. Box 2350
San Juan, P.R. 00936
(212) 245-1200

Foreign Investor: Mitel Corp., Canada
U.S. Subsidiary: Mitel Caribe Inc., Bayamon
Investment: $1 million
Jobs Created: 415

Foreign Investor: Mitsubishi Corp., Japan
U.S. Subsidiary: Caribe Tuna Inc., de Ponce
Product: canned tuna
Investment: $5,400,400
Jobs Created: 722

Foreign Investor: Sartorious G M B H, Germany
U.S. Subsidiary: Sartorious, Inc. Yauco
Investment: $5,000,000
Jobs Created: 102
Submitted by Estela Ruano, Assistant Administrator

Henry Torres, Deputy Administrator
Puerto Rico Economic Development Administration
Continental Operations Branch
1290 Avenue of the Americas New York, New York 10109
(212) 295-1200

RHODE ISLAND

Louis A. Fazzano, Director
Rhode Island Department of Economic Development
7 Jackson Walkway
Providence, R.I. 02903
(401) 277-2601

Foreign Investor: Cookson Group PLC, England
U.S. Subsidiary: Cookson America, Providence
Product: speciality industrial materials
Investment: $22 million
Jobs Created: 300

Foreign Investor: Swarovski, Austria
U.S. Subsidiary: Swarovski America, Ltd., Cranston
Product: rhinestones, silver crystals, binoculars, telescopes
Investment: $5 million
Jobs Created: 750

Foreign Investor: Miner Industries, Canada
U.S. Subsidiary: Miner Industries, Inc., Bristol
Product: boots and raincoats for military application
Jobs Created: 400
Submitted by Joseph C. Lombardo, Marketing Director

SOUTH CAROLINA

J.Mac Holladay, Director
South Carolina State Development Board
P.O. Box 927
Columbia, S.C. 29202
(803) 758-3145

Foreign Investor: BOC International, Ltd., England

Catch: Page 64

BANCO PROVINCIAL
S.A.I.C.A. - S.A.C.A.

(ASSOCIATED TO CREDIT LYONNAIS - PARIS FRANCE)

MAIN OFFICE:
Marrón a Pelota. Aptdo Postal 1269
Caracas 1010, Venezuela
Telephone: 561 41 22 - 561 45 11 - 562 41 44

ADMINISTRATIVE OFFICE
Ibarras a Maturin, Edif. Provincial, Caracas 1010, Venezuela
Telephone: 562 15 00 - 562 05 00 - 562 10 11

Cable: PROVINCIAL
Telex: 21501 BPROV-VC
22837 BPROV-VC
Forex: 22660 BPROV-VC

Panama Branch (Administration in Caracas) 24539 BPROV-VC

Codes: Peterson International P-4

Commercial Bank — Established September 30-1952

MEMBERS OF:
Consejo Bancario Nacional & Asociacion Banciaria de Venezuela

OFFICES
AGENCIES
28 Agencies in Caracas Metropolitan Area
31 Agencies in the interior of the country

BRANCHES
1 Branch in Panama City, Rep. of Panama

STATEMENT OF CONDITION, DECEMBER 31, 1984

ASSETS	(MILES DE BS.)	U.S.$
Cash & Banks	5.030.399	1.171.904
Investments	1.769.648	412.265
Loans & Discounts	12.884.593	3.001.653
Other Assets	1.550.682	361.254
TOTAL	21.235.322	4.947.076
LIABILITIES		
Deposits	17.034.006	3.968.318
Other Liabilities	3.213.250	748.573
Capitol	400.000	93.186
Surplus profits & Reserves	588.066	136.999
TOTAL	21.235.322	4.947.076

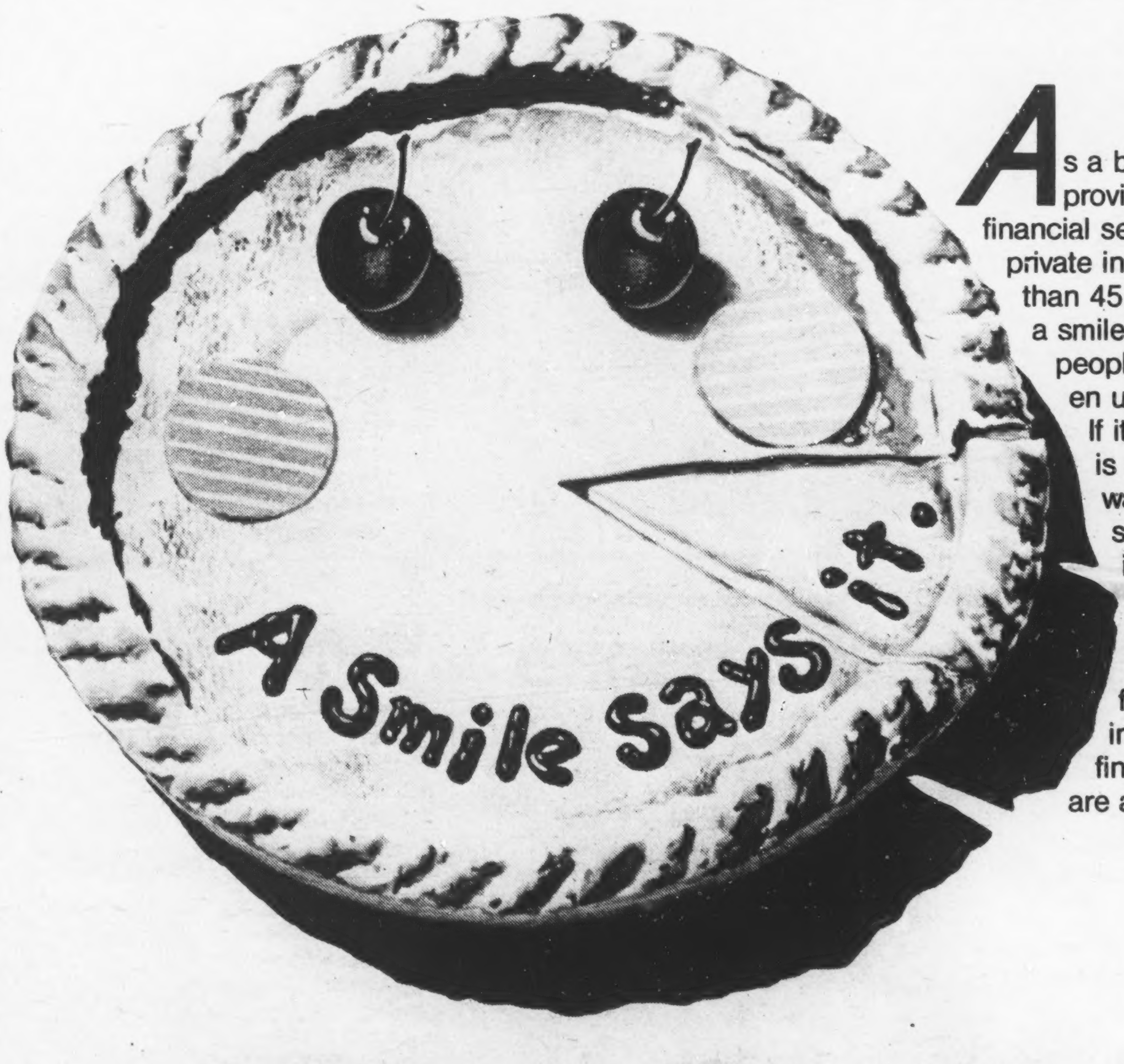
DIRECTORS, OFFICERS AND MANAGERS

REMIGIO-ELIAS PEREZ	President
LORENZO MARTURET ALVAREZ	Vice President
ARTURO SOSA JR.	Director
SERGE BOUTISSOU	Director
CARLOS ERNESTO STELLING	Director
GUSTAVO ROOSEN P.	Director
JUAN CARLOS ALZAIBAR JR.	Director
ROBERT LAFFAILLE	Executive Vice President
JOSE M. NOGUEROLES	General Manager

INTERNATIONAL AREA

ARTURO GANTEAUME	Assistant General Manager
HENRY CHRIQUI	Manager

CORRESPONDENTS IN PRINCIPAL CITIES THROUGHOUT THE WORLD



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Wholly-owned Subsidiaries: **The Taiyo Kobe Bank (Luxembourg) S.A., Taiyo Kobe Finanz (Schweiz) AG, Taiyo Kobe Finance Hongkong Limited**

The Big Catches...

Continued from Page 63

U.S. Subsidiary: Airco, Inc., Ridgeville
Product: graphite electrodes
Investment: $250 million
Jobs Created: 300

Foreign Investor: SEW Eurodrive GmbH & Co., Germany
U.S. Subsidiary: Eurodrive, Lyman
Product: power transmission equipment
Investment: $10 million
Jobs Created: 100

Foreign Investor: Fujikura, Ltd., Japan
Joint Venture Partner: Alcoa Fujikura Conductor Products, Co.
Product: fiber optical cables
Investment: $20 million
Jobs Created: 200

Submitted by Ann Kirkley, Market Research Analyst

SOUTH DAKOTA

Joel Rosenthal, Acting Diector
Department of State Development
Capitol Lake Plaza
Box 6000
Pierre, S.D. 57501
(605) 773-5032

Foreign Investor: Mitsui & Co., Japan
U.S. Subsidiary: Alumax Extrusions Inc., Yankton
Joint Venture Partner: Amax Inc.
Product: fabricated aluminum products
Investment: $11 million
Jobs Created: 300

Submitted by Dave O'Hare, researcher

TENNESSEE

William H. Long Director
Economic and Community Development
1007 Andrew Jackson Building
Nashville, Tenn. 37219
(615) 741-1888

Foreign Investor: Nissan Motor Co., Ltd., Japan
U.S. Subsidiary: Nissan Motor Manufacturing, Inc., Smyrna
Product: light-duty trucks and passenger cars
Investment: $700 million
Jobs Created: 2,750

Foreign Investor: Bridgestone Corp., Japan
U.S. Subsidiary: Bridgestone Tire Manufacturing, Inc., Laverngne
Product: truck tires
Investment: $52 million to $100 million
Jobs Created: 1,100

Foreign Investor: Komatsu, Ltd., Japan
U.S. Subsidiary: Komatsu American Manufacturing Corp., Chattanooga
Product: construction equipment
Investment: $18 million
Jobs Created: 250

Submitted by Louis C. Lockhart, Director, International Marketing

TEXAS

Rebecca Heflin, Acting Executive Director
Texas Economic Development Commission
410 East Fifth Street
Capitol Station, Box 12728
Austin, Tex. 78711
(512) 472-5059

UTAH

David W. Adams, Executive Director
Utah Department of Community and Economic Development
6290 State Office Building
Salt Lake City, Utah 84114
(801) 533-5396

David J. Grant, Director
Utah Division of Economic Development
6150 State Office Building
Salt Lake City, Utah 84114
(801) 533-5325

VERMONT

Charles Stone, Commissioner of Development
Vermont Agency of Development
109 State Street
Montpelier, Vt. 05602
(802) 828-3211

VIRGINIA

Mark Kilduff, Deputy Director
Virginia Department of Economic Development
1000 Washington Building
Richmond, Va. 23219
(804) 786-3791

Foreign Investor: Superfos, Denmark
U.S. Subsidiary: Royster Co., Norfolk
Product: fertilizer
Investment: $113 million
Jobs Created: 150

Foreign Investor: Volvo AB, Sweden
U.S. Subsidiary: Volvo White Motor, Pulaski
Product: trucks
Investment: $57 million
Jobs Created: 800

Foreign Investor: Imperial Chemical Industries Ltd., UK
U.S. Subsidiary: ICI America, Hopewell
Product: polyester film
Investment: $54 million
Jobs Created: 75

VIRGIN ISLANDS

Ulrich Benjamin, Commissioner
Virgin Islands Department of Commerce
P.O. Box 6400
St. Thomas, Virgin Islands 00801
(809) 774-8784

WASHINGTON

John Anderson, Director
Department of Trade and Economic Development
101 General Administration Building
Olympia, Wash. 98509
(206) 753-5630

Foreign Investor: Sharp Corp., Japan
U.S. Subsidiary: RCA/Sharp Microelectronics, Inc., Camas
Joint Venture Partner: RCA Corp., New York
Product: advanced integrated circuits
Investment: $200 million
Jobs Created: 650

Foreign Investor: Kyocera Corp., Japan
U.S. Subsidiary: Kyocera International, Inc., Vancouver
Product: high technology ceramics
Investment: $30 million
Jobs Created: 2,100

Foreign Investor: Schlumberger, Ltd., France
U.S. Subsidiary: Fairchild Camera and Instrument, Co.
Product: silicon wafers
Investment: $220 million
Jobs Created: 3,000

Submitted by William G. Cushing, Director of Communications

WEST VIRGINIA

Lysander Dudley, Director
Governor's Office of Economic and Community Development
State Capitol, Room 151
Charleston, W.Va. 25305
(304) 348-0190

WISCONSIN

James T. Flynn, Lieutenant Governor Secretary
Wisconsin Department of Development
123 W. Washington Avenue
P.O. Box 7970
Madison, Wis. 53707
(608) 266-1018

Rolf Wegenke, Administrator
Division of Economic and Community Development
123 W. Washington Avenue
P.O. Box 7970
Madison, Wis. 53707
(608) 266-9869

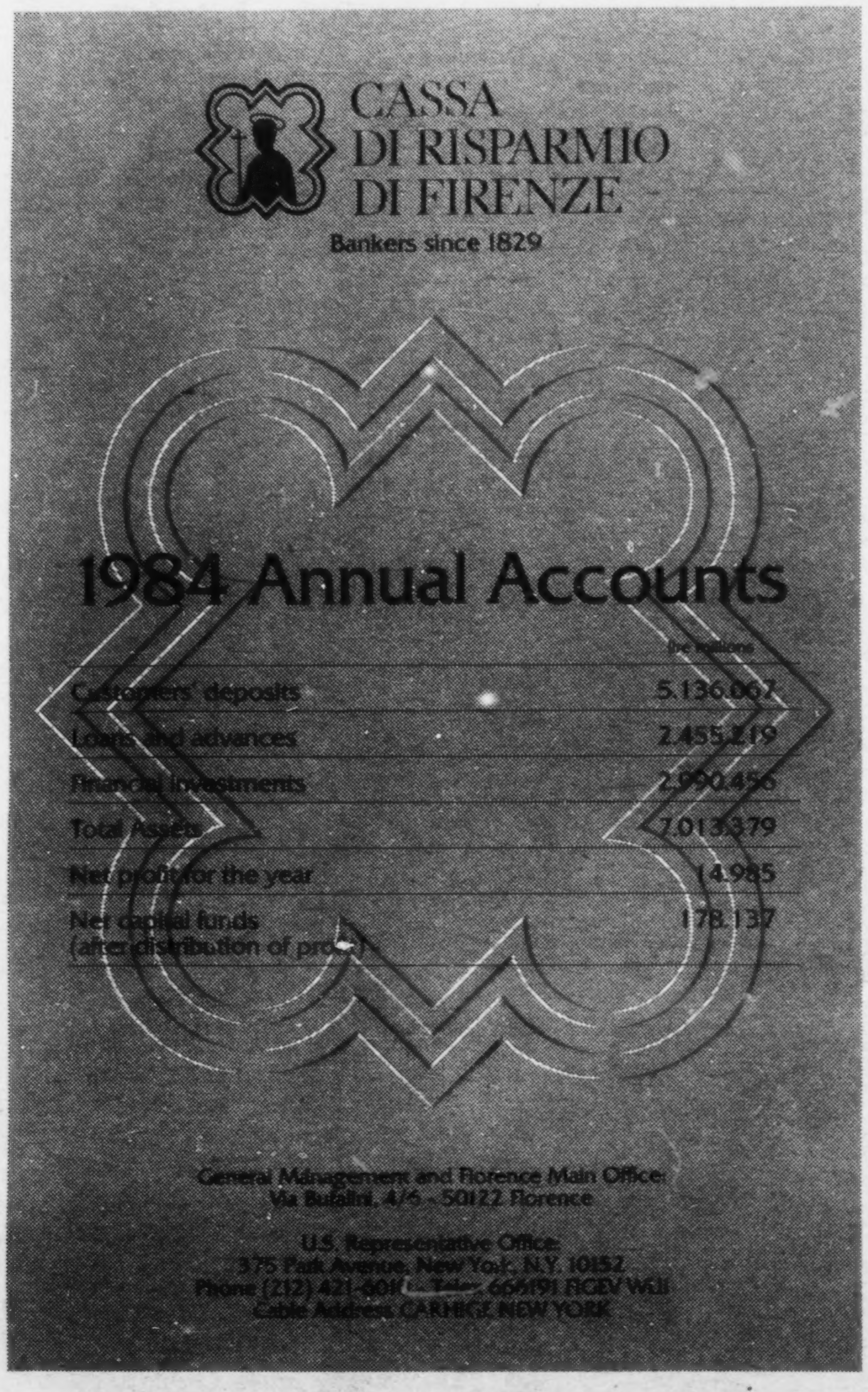
Greg Hyer, Deputy Secretary
Department of Development
123 W. Washington Avenue
P.O. Box 7970
Madison, Wis. 53707
(608) 266-1018

Foreign Investor: .F. Klockner Humbolt Deutch,A.G., West Germany
U.S. Subsidiary: Deutch-Allis, West Allis
Product: agricultural equipment
Investment: $107 million

Foreign Investor: Canadian Pacific Limited, Montreal
U.S. Subsidiary: Giddings & Lewis, Fond du Lac
Product: machine tools
Investment: $310 million
Jobs Created: 2,600

WYOMING

John Niland, Executive Director
Department of Economic Planning and Development
Herschler Building
3rd Floor, East Wing
Cheyenne, Wyo. 82002
(307) 777-7289



CASSA
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1984 Annual Accounts

	(Lit. millions)
Customers' deposits	5.136.067
Loans and advances	2.455.219
Financial investments	2.990.456
Total Assets	7.013.379
Net profit for the year	14.985
Net capital funds (after distribution of profit)	178.137

General Management and Florence Main Office:
Via Bufalini, 4/6 - 50122 Florence

U.S. Representative Office:
375 Park Avenue, New York, N.Y. 10152
Phone (212) 421-6010 - Telex 666191 FIGEV WUI
Cable Address CARHIGE NEW YORK

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Cable: L-Banka, Tx: 31256, 31539, Tel.: 61/215 511

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You may contact us at: 126 East 56th Street, Tower 56, Fl.17, New York, N. Y. 10022, Tx: 666729, Tel.: 752 1243

States Use Financial Bait

By Mary-Margaret Wantuck

STATES ONCE tried to keep or attract businesses by offering tax incentives or streamlining licensing and location procedures. Now they are taking the next step by providing capital to promote entrepreneurial activity.

New Hampshire has created the Venture Capital Network to match investors and entrepreneurs. Maine and Massachusetts have created venture capital corporations. Hawaii has a capital loan program for plant construction, conversion and expansion.

"More and more states are realizing that the way to gain stability in their economic base is to create jobs within the state and nurture those already there through financial and management assistance," says Miles Friedman executive director of the National Association of State Development Agencies. Every state is making the expansion and retention of business a top priority, Mr. Friedman says. And small business, which creates jobs, gets the most attention.

States are using a variety of financial incentives to foster economic growth:

Industrial revenue bonds are the most widely used. State and local agencies issue these bonds — selling them to private and public investors — and use the proceeds to construct or expand plants or other facilities. These plants are then leased to companies for the life of the bonds (15-25 years). When the leases expire, the companies can usually buy the plants for nominal amounts.

Almost half the states provide direct loan programs through which businesses can apply for below-market-rate financing.

Several states offer loan guarantee programs or interest subsidies to help businesses obtain lower interest rates on private loans.

Many states have set up privately operated development banks. These business development corporations sell their stock to large companies or banks in the state or are given bank lines of credit. In turn, the corporations make loans, primarily to small businesses, for working capital or expansion.

Beyond these widely used methods, individual states have come up with other creative financing techniques.

New Hampshire was inspired to create the Venture Capital Network by studies showing that the process by which entrepreneurs and so-called informal investors find each other is both haphazard and inefficient.

Informal investors — wealthy individuals who invest capital and experience in ventures — represent the largest pool of risk capital in the country and finance perhaps five times as many ventures as the public equity markets and professional venture capitalists combined, according to William Wet-

Continued on Next Page

NON-MEMBER STATES

ARIZONA

Dr. Beth Jarman, Director
Arizona Department of Economic Planning and Development
Office of the Governor
State House, 4th Floor
Phoenix, Ariz. 85007
(602) 255-4331

COLORADO

Steve Schmitz, Director
Division of Commerce and Development
1313 Sherman, Room 523
Denver, Colo. 80203
(303) 866-2205

Foreign Investor: Gottlob Auwaerter GmbH & Co., West Germany
U.S. Subsidiary: Neoplan USA
Product: buses
Jobs Created: 700

IDAHO

Dr. David O. Porter, Administrator
Division of Economic and Community Affairs
State House, Room 108
Boise, Idaho 83720
(208) 334-2470

NEW HAMPSHIRE

Michael Hickey, Director
Division of Economic Development
P.O. Box 956
Concord, N.H. 03301
(603) 271-2343

Foreign Investor: Freudenberg & Co., GmbH, West Germany
U.S. Subsidiary: Disogrin Industries and IPC Limited Partnership
Product: poly seals and molds
Jobs Created: 1000 -

Foreign Investor: Kirin Brewery Co., Ltd., Japan
U.S. Subsidiary: Coca-Cola Bottling Co., Laconia
Product: soft drink
Jobs Created: 50

1984: A sound basis for progress

Total Assets: $19.2 billion
Total Loans: $15.0 billion
Total Deposits: $13.6 billion
Net Profit: $34.2 million

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Taipei, Taiwan, R.O.C.
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UIC Building, Singapore 0106
Cable: "FIRSTBANK" Singapore
Telex: RS24693, RS24917
Tel.: 2215755, 2215381

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Corner of O'Brien Ave. & Rte. 4
Agana, Guam 96910, U.S.A.
Cable: "FCBT" Guam
Telex: 6325
Tel.: 4726864-5

LONDON BRANCH
Ground Floor, 2 South Place
London EC2, United Kingdom
Cable: "FIRSTBANK" London EC2
Telex: 897237
Tel.: (01)628-2612

FRANFURT REPRESENTATIVE OFFICE
21st Floor, Frankfurt Buro Center
Mainzer Landstr. 46
6000 Frankfurt main 1, W. Germany
Telex: 4170028
Tel.: (069)7240246-7

The Top 500 Banks in the World

U.S. AND OVERSEAS BANKS RANKED BY SIZE OF DEPOSITS

Compiled by **American Banker** Copyright 1985

Dep. Rank 1984	Bank	Country	December 31, 1984, or Nearest Fiscal Year-End (a)			12/31/83 (d)		
			Deposits in US Dollars	Rate of Exchange in US Dollars (n)	Deposits In Nation's Currency (p)	Deposits in US Dollars	12/31/83 Rank	Gain in Rank
1	Dai-Ichi Kangyo Bank Ltd., Tokyo(e)	Japan	95,096,963,845s	0.004055	Y23,451,779,000,000s	88,431,682,960s	2	+1
2	Fuji Bank, Ltd., Tokyo(e)	Japan	90,304,209,310s	0.004055	Y22,269,842,000,000s	81,048,392,880s	5	+3
3	Sumitomo Bank Ltd., Osaka(e)	Japan	89,873,361,505s	0.004055	Y22,163,591,000,000s	79,532,516,560s	6	+3
4	Bank of America NT&SA, San Francisco	United States	88,167,000,000	......	....	90,250,018,000	1	
5	Mitsubishi Bank Ltd., Tokyo(e)	Japan	87,324,124,930s	0.004055	Y21,534,926,000,000s	77,747,226,400s	8	+3
6	Credit Agricole Mutuel, Paris	France	84,827,843,900s	0.103000	FF823,571,300,000s	73,559,520,000s	13	+7
7	Banque Nationale de Paris	France	82,831,989,828s	0.103000	FF804,194,076,000s	86,787,611,880s	3	
8	Sanwa Bank Ltd., Osaka(e)	Japan	80,928,359,960s	0.004055	Y19,957,672,000,000s	74,233,780,080u	12	+4
9	Citibank NA, New York	United States	79,551,000,000	......	....	78,392,000,000	7	
10	Credit Lyonnais, Paris	France	77,524,868,993s	0.103000	FF752,668,631,000s	77,621,655,960s	9	
11	Societe Generale, Paris	France	75,821,854,015s	0.103000	FF736,134,505,000s	75,927,079,200s	11	
12	Barclays Plc, London	United Kingdom	73,714,652,000s	1.156000	P 63,767,000,000s	82,692,050,000s	4	
13	Norinchukin Bank, Tokyo(e)	Japan	73,311,156,000	0.004055	Y18,079,200,000,000	65,281,706,960	17	+4
14	National Westminster Bank Plc, London	United Kingdom	73,266,124,000s	1.156000	P 63,379,000,000s	77,215,400,000s	10	
15	Industrial Bank of Japan, Ltd., Tokyo(e)	Japan	71,222,389,005s	0.004055	Y17,564,091,000,000s	65,992,979,680s	16	+1
16	Deutsche Bank, Frankfurt	Germany	67,310,193,988s	0.316000	DM213,006,943,000s	70,828,507,336s	14	
17	Midland Bank Plc, London	United Kingdom	65,427,288,000s	1.156000	P 56,598,000,000s	69,900,150,000s	15	
18	Tokai Bank Ltd., Nagoya(e)	Japan	65,038,461,290s	0.004055	Y16,039,078,000,000s	52,858,252,560s	23	+5
19	Mitsui Bank, Ltd., Tokyo (e)	Japan	60,037,437,900s	0.004055	Y14,805,780,000,000s	56,769,898,480s	20	+1
20	Chase Manhattan Bank NA, New York	United States	59,399,689,000	......	....	59,824,598,000	19	
21	Royal Bank of Canada, Montreal	Canada	58,967,142,200s	0.760000	C$77,588,345,000s	60,307,330,926s	18	
22	Long-Term Credit Bank of Japan Ltd., Tokyo (e)	Japan	57,603,874,255u	0.004055	Y14,205,641,000,000u	52,625,535,920u	24	+2
23	Mitsubishi Trust & Banking Corp., Tokyo(e)	Japan	56,409,319,915u	0.004055	Y13,911,053,000,000u	51,832,142,880u	25	+2
24	Bank of Tokyo, Ltd.(e)	Japan	52,573,030,395s	0.004055	Y12,964,989,000,000s	51,550,594,160s	26	+2
25	Sumitomo Trust & Banking Co., Ltd., Osaka(e)	Japan	52,055,661,055u	0.004055	Y12,837,401,000,000u	47,374,686,000u	31	+6
26	Dresdner Bank, Frankfurt	Germany	51,960,512,000s	0.316000	DM164,432,000,000s	55,404,155,000s	21	
27	Hongkong and Shanghai Banking Corp., Hong Kong (i)	Hong Kong	51,705,835,200s	0.127800	H$404,584,000,000s	50,298,675,000s	28v	+1
28	Bank of Montreal	Canada	50,670,251,840s	0.760000	C$66,671,384,000s	44,847,668,629s	33	+5
29	Taiyo Kobe Bank, Ltd., Kobe(e)	Japan	48,120,766,100u	0.004055	Y11,867,020,000,000u	43,871,203,680u	35	+6
30	Lloyds Bank Plc, London	United Kingdom	46,870,020,000s	1.156000	P 40,545,000,000s	51,508,350,000s	27	
31	Mitsui Trust & Banking Co., Ltd., Tokyo(e)	Japan	46,481,199,840u	0.004055	Y11,462,688,000,000u	44,058,721,920u	34	+3
32	Manufacturers Hanover Trust Co., New York	United States	45,200,916,000	......	....	42,186,468,000	37	+5
33	Canadian Imperial Bank of Commerce, Toronto	Canada	45,090,906,400s	0.760000	C$59,330,140,000s	48,859,971,288s	29	
34	Daiwa Bank, Ltd., Osaka(e)	Japan	44,860,497,440u	0.004055	Y11,063,008,000,000u	40,476,125,440u	38	+4
35	Union Bank of Switzerland, Zurich	Switzerland	43,530,811,392u	0.384000	SF113,361,488,000u	45,066,888,643u	32	
36	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	41,562,731,457s	0.316000	DM131,527,631,192s	49,069,024,563s	28	
37	Swiss Bank Corp., Basle	Switzerland	40,761,781,796u	0.384000	SF106,150,473,427u	43,361,513,191u	36	
38	Yasuda Trust & Banking Co. Ltd., Tokyo (e)	Japan	40,465,641,532	0.004054	Y 9,981,658,000,000	35,778,336,880	46	+8
39	Morgan Guaranty Trust Co., New York	United States	39,995,564,000	......	....	39,419,026,000	40	+1
40	Bank of Nova Scotia, Toronto	Canada	39,889,677,680s	0.760000	C$52,486,418,000s	39,436,629,591s	39	
41	Banca Nazionale del Lavoro, Rome	Italy	39,837,910,480s	0.000516	L77,205,252,868,110s	38,241,700,564s	43	+2
42	Bayerische Vereinsbank, Munich	Germany	36,938,896,788s	0.316000	DM116,895,243,000s	39,074,505,781s	42	
43	Standard Chartered Bank, London	United Kingdom	36,644,737,600s	1.156000	P 31,699,600,000s	27,932,510,000t	60	+ 17
44	Commerzbank, Duesseldorf	Germany	36,556,330,875s	0.316000	DM115,684,591,378s	39,256,176,864s	41	
45	Algemene Bank Nederland, Amsterdam	Netherlands	35,529,799,200s	0.280000	G126,892,140,000s	37,300,898,158s	44	
46	Chemical Bank, New York	United States	35,068,135,000	......	....	33,355,815,000	50	+4
47	Nippon Credit Bank, Ltd., Tokyo(e)	Japan	35,057,903,945	0.004055	Y 8,645,599,000,000	31,567,253,680	53	+6
48	Shoko Chukin Bank, Tokyo (e)	Japan	33,257,082,703	0.004055	Y 8,201,500,050,000	30,587,317,600	55	+7
49	Banca Commerciale Italiana, Milan	Italy	32,297,110,800s	0.000516	L62,591,300,000,000s	34,613,269,148s	47	
50	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	31,852,484,000s	0.316000	DM100,799,000,000s	34,182,746,449s	49	
51	Toyo Trust & Banking Co. Ltd., Tokyo (e)	Japan	31,515,338,350	0.004055	Y 7,771,970,000,000	28,282,377,280	59	+8
52	Toronto Dominion Bank	Canada	30,908,898,280s	0.760000	C$40,669,603,000s	30,045,724,001s	57	+5
53	Security Pacific National Bank, Los Angeles	United States	30,902,297,000	......	....	27,763,181,000	62	+9
54	Bayerische Landesbank Girozentrale, Munich	Germany	30,771,925,154	0.316000	DM97,379,509,982	34,239,887,065s	48	
55	Kyowa Bank, Ltd., Tokyo(e)	Japan	30,088,136,495u	0.004055	Y 7,420,009,000,000u	26,960,667,520u	64	+9
56	Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	29,558,165,560s	0.280000	G105,564,877,000s	33,207,868,402s	51	
57	Saitama Bank Ltd., Urawa (e)	Japan	29,457,336,640s	0.004055	Y 7,264,448,000,000s	26,250,056,240s	65	+8
58	Credit Suisse, Zurich	Switzerland	28,699,834,361u	0.384000	SF74,739,151,982u	31,682,934,000u	52	
59	International Westminster Bank Plc, London	United Kingdom	28,169,354,824t	1.156000	P 24,367,954,000t	29,713,769,750st	58	
60	Istituto Bancario San Paolo di Torino, Turin	Italy	28,104,443,100s	0.000516	L54,465,975,000,000s	25,210,048,564s	69	+9
61	Bankers Trust Co., New York	United States	27,882,815,000	......	....	24,506,971,000	71	+ 10
62	Rabobank Nederland, Utrecht	Netherlands	27,597,030,160s	0.280000	G 98,560,822,000s	30,789,492,496s	54	
63	Credito Italiano, Milan	Italy	27,346,940,407s	0.000516	L52,997,946,525,850s	26,146,852,098s	66	+3
64	Rafidain Bank, Baghdad	Iraq	26,861,736,256	3.200000	ID 8,394,292,580	20,700,087,894	79	+ 15
65	First National Bank, Chicago	United States	25,904,344,000	......	....	27,854,663,000	61	
66	Monte dei Paschi di Siena	Italy	25,178,287,080s	0.000516	L48,795,130,000,000s	23,628,109,144s	72	+6
67	Societe Generale de Banque, Brussels	Belgium	25,131,922,400s	0.015800	BF1,590,628,000,000s	26,069,560,000s	67	
68	Banco di Roma, Rome	Italy	24,493,515,870s	0.000516	L47,468,054,011,260s	22,909,503,767s	73	+5
69	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	24,088,779,903s	0.000516	L46,683,681,983,280s	25,164,370,867s	70	+1
70	Australia & New Zealand Banking Group, Ltd., Melbourne (e)	Australia	23,632,351,790s	0.830000	A$28,472,713,000s	16,426,233,564s	96	+ 26
71	Norddeutsche Landesbank Girozentrale, Hannover	Germany	23,369,427,976s	0.316000	DM73,953,886,000s	27,635,100,000s	63	
72	Bank of Yokohama, Ltd.(e)	Japan	23,321,294,420s	0.004055	Y 5,751,244,000,000s	21,071,735,760s	74	+2
73	Hokkaido Takushoku Bank, Ltd., Sapporo (e)	Japan	23,052,123,520u	0.004055	Y 5,684,864,000,000u	20,813,778,400u	78	+5
74	Westpac Banking Corp., Sydney(e)	Australia	22,480,540,040s	0.830000	A$27,084,988,000s	20,830,826,484s	77	+3
75	Banque Paribas, Paris	France	22,109,914,904u	0.103000	FF214,659,368,000u	18,481,440,000u	88	+ 13
76	Zenshinren Bank, Tokyo(e)	Japan	21,452,543,615	0.004055	Y 5,290,393,000,000	....	...	
77	Wells Fargo Bank NA, San Francisco	United States	20,308,269,000	......	....	20,554,485,000	80	+3
78	Bank Melli Iran, Tehran	Iran	19,940,861,877	0.010000	IR1,994,086,187,732	20,253,222,000	84	+6
79	Lloyds Bank International Ltd., London	United Kingdom	19,877,420,000st	1.156000	P 17,195,000,000st	20,951,050,000st	76	
80	Commonwealth Banking Corp., Sydney(f)	Australia	19,265,760,880s	0.856000	A$22,506,730,000s	17,067,215,748s	94	+ 14
81	Banque Bruxelles Lambert, Brussels(e)	Belgium	19,001,196,282s	0.016100	BF1,180,198,526,862s	19,360,060,656s	85	+4
82	Chuo Trust & Banking Co., Ltd., Tokyo (e)	Japan	18,874,017,775u	0.004055	Y 4,654,505,000,000u	16,663,212,720u	95	+ 13
83	Bank fuer Gemeinwirtschaft, Frankfurt	Germany	18,729,384,131s	0.316000	DM59,270,202,946s	20,377,489,193s	83	
84	Bank Leumi le-Israel, Tel-Aviv	Israel	18,721,533,900s	0.001700	IS 11,012,667,000,000s	21,064,178,972s	75	
85	Banco di Napoli, Naples	Italy	18,651,803,496u	0.000516	L36,146,906,000,000u	17,999,114,232u	90	+5
86	Banco do Brasil, Brasilia	Brazil	18,618,347,078s	0.000322	BC 57,820,953,658,000s	25,404,538,545s	68	
87	Hessische Landesbank-Girozentrale, Frankfurt	Germany	18,120,691,241s	0.316000	DM57,343,959,623s	20,404,338,651s	82	
88	Crocker National Bank, San Francisco	United States	18,088,638,000t	......	....	19,045,237,000t	86	
89	Banco Central, Madrid	Spain	17,864,905,800s	0.005700	SP3,134,194,000,000s	17,319,948,800s	92	+3
90	Banque Indosuez, Paris	France	17,748,323,357s	0.103000	FF172,313,819,000s	18,649,669,200s	87	
91	Kredietbank International Group, Brussels	Belgium	17,486,928,000s	0.016000	BF1,092,933,000,000s	17,491,261,480s	91	
92	Banco Espanol de Credito, Madrid	Spain	17,148,792,000s	0.005700	SP3,008,560,000,000s	14,901,286,400s	102	+ 10
93	National Australia Bank Ltd, Melbourne(e)	Australia	16,859,503,650s	0.830000	A$20,312,655,000s	13,806,493,038s	106	+ 13
94	Nederlandsche Middenstandsbank, Amsterdam	Netherlands	16,859,375,960s	0.280000	G 60,212,057,000s	18,298,811,624s	89	
95	Skandinaviska Enskilda Banken, Stockholm	Sweden	16,388,270,000s	0.111500	SK146,980,000,000s	16,368,269,900s	98	+3
96	Groupe Des Banques Populaires, Paris	France	16,162,554,000s	0.103000	FF156,918,000,000s	17,118,480,000s	93	
97	State Bank of India, Bombay	India	15,987,089,432u	0.081200	InR 196,885,337,828u	20,506,890,000s	81	
98	Marine Midland Bank NA, Buffalo, N.Y.	United States	15,924,063,000t	......	....	16,409,827,000t	97	
99	Continental Illinois Nat'l Bank & Trust Co., Chicago	United States	15,598,568,000	......	....	30,082,230,000	56	
100	First Interstate Bank of California, Los Angeles	United States	15,472,833,000	......	....	15,266,068,000	99	

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/84. **(c)** — Latest figures are for a different date than previous year. **(d)** — Or date one year prior to latest figures unless otherwise noted after name of bank. **(e)** — Data are for 9/30/84. **(f)** — Data are for 6/30/84. **(g)** — Latest data are prior to 6/30/84. **(h)** — A subsidiary of Compagnie Financiere de Credit Industriel et Commercial, a holding company for the CIC Group. The company, which was formed on May 4, 1984, controls 15 banks and had total assets of $27.6 billion and total deposits of $22.8 billion on Dec. 31, 1984. **(i)** — Deducted from the liability item "curent, deposit and other accounts" were "certain liabilities of subsidiary companies secured by the deposit of assets of the corporation" and "the provision for deferred taxation." The 1983 deposit figure and rank have been restated to reflect the exclusion of these two accounts. **(n)** — New York cable rate for same date as bank's figures. **(p)** — See currency table for key to currency abbreviations. **(s)** — Consolidated data. **(t)** — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank arenot included in the aggregate data totals for the Top 500 Banks. **(u)** — Data are not consolidated for affiliates more than 50% owned. **(v)** — Based on revised data. Rank that bank would have had, if revised data had been used.**N.A.** — Not available.

Note: Last minute corrections were made for banks ranked 46 through 75 on this table. As a result, the deposit ranks for the banks falling within this range will be incorrect on the alphabetical listing and the geographical listing.

The Top 500 Banks in the World

U.S. AND OVERSEAS BANKS RANKED BY SIZE OF DEPOSITS

Compiled by **American Banker** Copyright 1985

Dep. Rank 1984			December 31, 1984, or Nearest Fiscal Year-End (a)			12/31/83 (d)		
			Deposits in US Dollars	Rate of Exchange in US Dollars (n)	Deposits In Nation's Currency (p)	Deposits in US Dollars	12/31/83 Rank	Gain in Rank
101	Banco Hispano-Americano, Madrid	Spain	15,064,091,100s	0.005700	SP2,642,823,000,000s	11,019,238,328u	125	+ 24
102	Mellon Bank NA, Pittsburgh	United States	15,002,320,000	......	....	12,924,800,000	110	+8
103	Deutsche Genossenschaftsbank, Frankfurt	Germany	14,804,116,320s	0.316000	DM46,848,469,366s	15,242,432,530s	100	
104	Bank Hapoalim, Tel-Aviv	Israel	14,790,493,000s	0.001700	IS8,700,290,000,000s	14,784,577,132s	103	
105	Hokuriku Bank Ltd., Toyama (e)	Japan	14,618,522,355	0.004055	Y 3,605,061,000,000	14,032,479,280	105	
106	Credit Commercial de France, Paris	France	14,461,564,414s	0.103000	FF140,403,538,000s	12,316,751,880s	115	+9
107	Chiba Bank, Ltd.(e)	Japan	14,155,494,070	0.004055	Y 3,490,874,000,000	13,702,819,280	107	
108	National Commercial Bank, Jeddah(e)	Saudi Arabia	14,040,448,348	0.280000	SAR50,144,458,387	12,625,892,411	113	+5
109	Joyo Bank, Ltd., Mito (e)	Japan	13,530,772,660	0.004055	Y 3,336,812,000,000	12,796,370,880	111	+2
110	Post-Och Kreditbanken, Stockholm	Sweden	13,497,744,000s	0.111500	SK121,056,000,000s	13,078,403,900s	108	
111	Caisse Generale d'Epargne et de Retraite, Brussels	Belgium	13,473,070,800s	0.015800	BF852,726,000,000s	14,127,736,100	104	
112	Banco Exterior de Espana, Madrid	Spain	13,313,005,500s	0.005700	SP2,335,615,000,000s	6,151,123,200u	209v	+ 97
113	Banco de Bilbao	Spain	13,303,144,500s	0.005700	SP2,333,885,000,000s	12,572,384,000s	114	+1
114	First National Bank, Boston	United States	13,069,033,000	......	....	11,180,445,000	124	+ 10
115	Shizuoka Bank Ltd.(e)	Japan	13,065,059,965	0.004055	Y 3,221,963,000,000	12,146,069,360	118	+3
116	Svenska Handelsbanken, Stockholm	Sweden	12,971,352,500s	0.111500	SK116,335,000,000s	13,025,696,100s	109	
117	Banco de Vizcaya, Bilbao	Spain	12,791,170,500s	0.005700	SP2,244,065,000,000s	11,547,641,600s	122	+5
118	National Bank of Canada, Montreal	Canada	12,577,790,240s	0.760000	C$16,549,724,000s	12,637,264,563s	112	
119	Banco di Sicilia, Palermo	Italy	12,354,691,200	0.000516	L23,943,200,000,000	12,008,573,980s	119	
120	National Bank of Greece, Athens	Greece	12,296,177,400s	0.007800	GD1,576,433,000,000s	11,447,470,000s	123	+3
121	Bank Saderat Iran, Tehran(c)	Iran	12,156,360,000s	0.010000	Ri1,215,636,000,000s	12,226,736,503s	116	
122	Ashikaga Bank, Ltd., Utsunomiya(e)	Japan	11,682,280,635	0.004055	Y 2,880,957,000,000	10,793,941,840	126	+4
123	Creditanstalt-Bankverein, Vienna	Austria	11,323,237,320	0.045200	AS250,514,100,000	12,161,400,550s	118v	
124	Irving Trust Co., New York	United States	11,145,035,000	......	....	10,701,228,000	127	+3
125	Bank of Fukuoka, Ltd. (e)	Japan	10,990,708,495	0.004055	Y 2,710,409,000,000	10,199,748,240	130	+5
126	PSFS, Philadelphia	United States	10,966,927,000	......	....	9,987,139,000	132	+6
127	Banco de Santander	Spain	10,844,010,600s	0.005700	SP1,902,458,000,000s	10,326,515,437s	129	+2
128	Banca Nazionale dell'Agricoltura, Rome	Italy	10,828,021,092	0.000516	L20,984,537,000,560	11,850,308,047	120	
129	American Express International Banking Corp., New York (y)	United States	10,517,000,000s	......	....	10,505,000,000s	128	
130	Bank of New York	United States	10,500,888,000	......	....	9,564,834,783	138	+8
131	Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	10,296,166,064s	0.316000	DM32,582,804,000s	12,177,062,202s	117	
132	Israel Discount Bank, Ltd., Tel-Aviv	Israel	10,209,843,221s	0.001700	IS6,005,790,130,000s	9,809,625,149s	134	+2
133	Bank of Hiroshima, Ltd.(e)	Japan	10,125,931,085	0.004055	Y 2,497,147,000,000	9,611,558,480	136	+3
134	Bank of Seoul	Korea	10,110,587,764	0.001200	KW8,425,489,803,000	8,895,304,082	146	+ 12
135	Arab Bank Ltd., Amman	Jordan	10,058,659,781s	2.460000	JD 4,088,886,090s	8,415,291,002s	153	+ 18
136	Hachijuni Bank, Ltd., Nagano (e)	Japan	10,015,095,770	0.004055	Y 2,469,814,000,000	9,377,290,000	141	+5
137	Commonwealth Savings Bank of Australia, Sydney(f)	Australia	9,847,078,176t	0.856000	A$11,503,596,000t	8,988,363,564t	144	+7
138	Goldome FSB, Buffalo, N.Y.	United States	9,798,109,652	......	....	9,834,219,000	133	
139	RepublicBank Dallas NA	United States	9,758,084,000	......	....	8,754,883,000	149	+ 10
140	Hamburgische Landesbank-Girozentrale, Hamburg	Germany	9,603,374,959	0.316000	DM30,390,427,086	9,689,615,766	135	
141	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	9,482,486,905u	0.316000	DM30,007,869,951u	11,830,245,000s	121	
142	Arab Banking Corp., Manama	Bahrain	9,312,000,000s	......	....	7,439,845,000s	171	+ 29
143	Credit Industriel et Commercial, Paris (h)	France	9,210,313,148s	0.103000	FF89,420,516,000s	8,294,618,280	154	+ 11
144	Oesterreichische Laenderbank, Vienna	Austria	9,168,322,800s	0.045200	AS202,839,000,000s	9,504,700,950s	140	
145	Gunma Bank, Ltd., Maebashi (e)	Japan	9,108,588,355	0.004055	Y 2,246,261,000,000	9,233,770,240	142	
146	Banque Cantonale de Zurich	Switzerland	9,032,610,432	0.384000	SF23,522,423,000	10,128,051,648	131	
147	Bancomer, Mexico City	Mexico	9,007,587,600u	0.004400	MP2,047,179,000,000u	7,703,368,600u	163	+ 16
148	Wuerttembergische Kommunale Landesbank-Girozentrale, Stuttgart	Germany	8,931,671,798	0.316000	DM28,264,784,171	9,567,648,497	137	
149	Royal Bank of Scotland Plc, Edinburgh(e)	United Kingdom	8,809,875,000s	1.230000	P7,162,500,000s	7,862,078,400	162	+ 13
150	Deutsche Bank Compagnie Financiere Luxembourg	Luxembourg	8,649,665,911t	0.015700	LF550,934,134,436t	8,293,193,400t	155	+5
151	Girozentrale und Bank der Osterreichischen Sparkassen, Vienna	Austria	8,438,388,000u	0.045200	AS186,690,000,000u	8,970,321,500u	145	
152	Bank of Taiwan, Taipei	Taiwan	8,382,655,625	0.025400	T$330,025,812,000	6,845,119,685u	185	+ 33
153	Republic National Bank, New York	United States	8,274,088,000	......	....	7,263,260,000	173	+ 20
154	Banco di Santo Spirito, Rome	Italy	8,192,715,696s	0.000516	L15,877,356,000,000s	7,989,272,266s	158	+4
155	Landesbank Schleswig-Holstein Girozentrale, Kiel	Germany	8,094,180,910s	0.316000	DM25,614,496,552s	8,776,834,620u	148	
156	National Bank of Detroit	United States	8,091,530,000	......	....	7,638,307,000	166	+ 10
157	Commonwealth Bank of Australia, Sydney (f)	Australia	8,051,930,616t	0.856000	A$ 9,406,461,000t	7,946,175,852t	160	+3
158	Nishi-Nippon Sogo Bank, Ltd., Fukuoka(e)	Japan	7,976,197,165	0.004055	Y 1,967,003,000,000	7,448,772,640	170	+ 12
159	Banque Populaire Suisse, Berne	Switzerland	7,948,986,713	0.384000	SF20,700,486,233	8,734,892,838	150	
160	National Bank of Kuwait	Kuwait	7,939,820,263u	3.260000	KD 2,435,527,688u	8,441,811,884u	151	
161	Barclays National Bank Ltd., Johannesburg	South Africa	7,900,775,000st	0.500000	SR15,801,550,000st	9,524,264,841st	139	
162	Yamaguchi Bank, Ltd., Shimonoseki (e)	Japan	7,814,463,490	0.004055	Y 1,927,118,000,000	7,220,652,160	174	+ 12
163	Nippon Trust & Banking Co., Ltd., Tokyo(e)	Japan	7,801,564,535u	0.004055	Y 1,923,937,000,000u	7,325,231,760	172	+9
164	Banco Nacional de Mexico, Mexico City	Mexico	7,751,268,752u	0.004400	MP1,761,651,989,000u	5,729,618,201	221	+ 57
165	Danske Bank, Copenhagen	Denmark	7,702,076,800s	0.088000	DK87,523,600,000s	6,920,418,220s	180	+ 15
166	Kansallis-Osake Pankki, Helsinki	Finland	7,667,545,545s	0.152600	FM50,246,038,957s	6,758,124,451s	188	+ 22
167	Southeast Bank NA, Miami	United States	7,589,312,000	......	....	6,434,788,000	204	+ 37
168	Berliner Bank, Berlin	Germany	7,415,919,800s	0.316000	DM23,468,100,632s	7,637,201,266s	167	
169	Valley National Bank, Phoenix	United States	7,415,759,000	......	....	6,568,084,000	196	+ 27
170	Credit du Nord, Lille	France	7,410,232,000s	0.103000	FF71,944,000,000s	7,922,037,120s	161	
171	Banca Popolare di Novara	Italy	7,381,214,477u	0.000516	L14,304,679,219,050u	8,440,358,368u	152	
172	Chugoku Bank, Ltd., Okayama(e)	Japan	7,356,370,140	0.004055	Y 1,814,148,000,000	6,960,748,640	178	+6
173	NCNB National Bank of North Carolina, Charlotte	United States	7,293,063,000	......	....	6,608,873,000	195	+ 22
174	Riyad Bank Ltd., Jeddah	Saudi Arabia	7,290,670,374u	0.278000	SAR26,225,433,000u	5,832,173,268u	217	+ 43
175	Badische Kommunale Landesbank-Girozentrale, Mannheim	Germany	7,284,751,408u	0.316000	DM23,053,010,784u	8,112,281,025u	156	
176	Juroku Bank, Ltd., Gifu(e)	Japan	7,196,789,670	0.004055	Y 1,774,794,000,000	5,729,601,040	222	+ 46
177	Hokkaido Bank, Ltd., Sapporo (e)	Japan	7,124,318,710	0.004055	Y 1,756,922,000,000	6,943,356,160	179	+2
178	InterFirst Bank Dallas NA	United States	7,105,781,000	......	....	7,577,289,000	168	
179	Bank of Kyoto, Ltd.(e)	Japan	7,100,576,685	0.004055	Y 1,751,067,000,000	6,739,022,080	189	+ 10
180	Shichijushichi Bank, Ltd., Sendai (e)	Japan	7,065,480,660	0.004055	Y 1,742,412,000,000	6,817,911,520	186	+6
181	Iyo Bank, Ltd., Matsuyama(e)	Japan	7,064,077,630	0.004055	Y 1,742,066,000,000	6,735,244,240	190	+9
182	Copenhagen Handelsbank	Denmark	7,027,319,200s	0.088000	DK79,855,900,000s	6,129,173,483s	210v	+ 28
183	National Westminster Bank USA, New York	United States	7,019,218,000t	......	....	5,746,245,000t	219	+ 36
184	Daishi Bank, Ltd., Niigata (e)	Japan	7,010,425,925	0.004055	Y 1,728,835,000,000	6,462,039,840	202	+ 18
185	Banque Francaise du Commerce Exterieur, Paris	France	6,993,751,809	0.103000	FF67,900,503,000	6,178,912,080	208v	
186	Allied Irish Banks Ltd., Dublin	Ireland	6,993,240,000s	1.010000	IP 6,924,000,000s	7,660,224,000s	165	
187	Hyakujushi Bank, Ltd., Takamatsu(e)	Japan	6,989,234,495	0.004055	Y 1,723,609,000,000	6,424,935,600	205	+ 18
188	Bangkok Bank, Ltd.	Thailand	6,981,273,315	0.037500	TB186,167,288,394	6,878,630,020	183	
189	Cooperative Bank of Taiwan, Taipei	Taiwan	6,953,638,379	0.025400	T$273,765,290,497	5,439,818,056	226	+ 37
190	Empire of America FSB, Buffalo, N.Y.	United States	6,918,804,000	......	....	....	...	
191	Union Bank of Finland, Ltd., Helsinki	Finland	6,887,738,340s	0.152600	FM45,135,900,000s	6,765,344,640s	187	
192	Zentralsparkasse und Kommerzialbank, Wien, Vienna	Austria	6,863,851,014u	0.045200	AS151,855,110,929u	7,027,894,388u	177	
193	Texas Commerce Bank NA, Houston	United States	6,775,313,000	......	....	6,243,431,000	208	+ 15
194	Bank of Scotland, Edinburgh	United Kingdom	6,748,490,000s	1.070000	P6,307,000,000s	8,053,450,000s	157	
195	Nanto Bank, Ltd., Nara(e)	Japan	6,745,184,320	0.004055	Y 1,663,424,000,000	6,398,736,640	206	+ 11
196	Hang Seng Bank Ltd., Hong Kong	Hong Kong	6,727,174,740st	0.127800	H$52,638,300,000st	5,902,907,180st	216	+ 20
197	Compagnie Luxembourgeoise de la Dresdner Banque(c)	Luxembourg	6,699,268,500t	0.015700	LF426,705,000,000t	7,547,148,000t	169	
198	Norske Creditbank, Oslo	Norway	6,690,733,980s	0.109900	NK60,880,200,000s	5,909,469,220s	215	+ 17
199	Banco Popular Espanol, Madrid	Spain	6,650,247,000s	0.005700	SP1,166,710,000,000s	6,552,870,400s	198	
200	Shiga Bank, Ltd., Otsu(e)	Japan	6,591,710,680	0.004055	Y 1,625,576,000,000	6,436,654,960	203	+3

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/84. **(c)** — Latest figures are for a different date than previous year. **(d)** — Or date one year prior to latest figures unless otherwise noted after name of bank. **(e)** — Data are for 9/30/84. **(f)** — Data are for 6/30/84. **(g)** — Latest data are prior to 6/30/84. **(h)** — A subsidiary of Compagnie Financiere de Credit Industriel et Commercial, a holding company for the CIC Group. The company, which was formed on May 4, 1984, controls 15 banks and had total assets of $27.6 billion and total deposits of $22.8 billion on Dec. 31, 1984. **(n)** — New York cable rate for same date as bank's figures. **(p)** — See currency table for key to currency abbreviations. **(s)** — Consolidated data. **(t)** — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank arenot included in the aggregate data totals for the Top 500 Banks. **(u)** — Data are not consolidated for affiliates more than 50% owned. **(v)** — Based on revised data. Rank that bank would have had, if revised data had been used. **(w)** — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. The combined assets of Al UBAF Banking Group were $10.2 billion on 12/31/84. **(y)** — Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade orare incidental to foreign business. **(z)** — Incorporated as an investment company under New York State banking law and exercises specialized banking functions. **N.A.** — Not available.

The Top 500 Banks in the World

U.S. AND OVERSEAS BANKS RANKED BY SIZE OF DEPOSITS

Compiled by **American Banker** Copyright 1985

Dep. Rank 1984			December 31, 1984, or Nearest Fiscal Year-End (a)			12/31/83 (d)		
			Deposits in US Dollars	Rate of Exchange in US Dollars (n)	Deposits In Nation's Currency (p)	Deposits in US Dollars	12/31/83 Rank	Gain in Rank
201	Williams and Glyns Bank Plc, London (e)	United Kingdom	6,518,262,000s	1.230000	P5,299,400,000s	6,880,403,200s	182	
202	Gulf International Bank B.S.C., Manama	Bahrain	6,509,548,320	2.640000	BaD2,465,738,000	6,719,586,450	191	
203	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	6,486,164,235	......	....	5,825,768,213	218	+ 15
204	Hamburger Sparkasse, Hamburg	Germany	6,463,489,364	0.316000	DM20,454,080,265	7,058,505,720	176	
205	Seattle-First National Bank	United States	6,459,583,000	......	....	6,311,056,000	207	+2
206	Trustee Savings Bank England & Wales, London	United Kingdom	6,451,104,400	1.190000	P5,393,900,000	....	...	
207	Banca Popolare di Milano, Milan	Italy	6,449,727,968s	0.000516	L12,499,472,805,330s	6,484,478,110s	201	
208	Nedbank Ltd., Johannesburg(e)	South Africa	6,361,096,430s	0.598000	SR10,637,285,000s	7,661,136,000	164	
209	Dime Savings Bank of New York FSB	United States	6,359,067,000	......	....	6,125,183,000	210	+1
210	Bank fuer Arbeit und Wirtschaft, Vienna	Austria	6,331,173,329u	0.045200	AS140,070,206,399u	6,113,410,500u	211	+1
211	Bank Negara Indonesia 1946, Jakarta	Indonesia	6,285,890,157	0.000938	IR6,701,375,434,000	4,700,021,184	261	+ 50
212	Sovran Bank NA, Richmond	United States	6,245,413,000	......	....	5,576,104,000	224	+ 12
213	Bremer Landesbank Kreditanstalt Oldenburg, Bremen	Germany	6,243,143,112t	0.316000	DM19,756,782,000t	6,679,191,177t	192	
214	Societe Nationale de Credit a l'Industrie, Brussels	Belgium	6,208,798,390	0.015800	BF392,961,923,395	6,669,291,748	194	
215	National Bank of Egypt, Cairo(f)	Egypt	6,158,250,000u	1.190000	EP 5,175,000,000u	3,637,200,000	348	+133
216	Grindlays Bank Plc., London (c,e)	United Kingdom	6,135,311,340st	1.230000	P4,988,058,000st	6,884,336,100s	181	
217	CrossLand Savings FSB, Brooklyn, New York	United States	6,116,280,000	......	....	7,084,514,000	175	
218	First City National Bank, Houston	United States	6,060,855,000	......	....	7,974,072,000	159	
219	Union Bank, Los Angeles	United States	5,943,808,000	......	....	6,068,815,000	214	
220	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	5,924,684,000	0.316000	DM18,749,000,000	6,499,203,000	200	
221	Westfalenbank, Bochum	Germany	5,918,708,073st	0.316000	DM18,730,088,838st	6,555,051,090st	197	
222	First Commercial Bank, Taipei	Taiwan	5,901,649,456u	0.025400	T$232,348,403,767u	3,384,075,162u	376	+154
223	Tokyo Sogo Bank, Ltd.(e)	Japan	5,896,221,410	0.004055	Y 1,454,062,000,000	5,298,982,400	236	+ 13
224	Anchor Savings Bank FSB, Northport, N.Y.	United States	5,850,961,000	......	....	5,187,381,137	239	+ 15
225	Bank of Ireland, Dublin	Ireland	5,842,446,000s	1.010000	IP 5,784,600,000s	6,677,073,000s	193	
226	Hyogo Sogo Bank, Ltd., Kobe (e)	Japan	5,842,306,130	0.004055	Y 1,440,766,000,000	5,112,240,080	240	+ 14
227	European American Bank , New York	United States	5,828,050,000	......	....	4,674,868,000	263	+ 36
228	First Fidelity Bank NA, Newark, N.J.	United States	5,735,478,000	......	....	1,857,317,000	601	+373
229	Gulf Bank, Kuwait	Kuwait	5,605,581,299	3.260000	KD 1,719,503,466	6,510,803,546	199	
230	Hyakugo Bank, Ltd., Tsu(e)	Japan	5,599,829,295	0.004055	Y 1,380,969,000,000	5,405,715,920	227	
231	Suruga Bank, Ltd., Numazu(e)	Japan	5,588,686,155	0.004055	Y 1,378,221,000,000	5,305,489,345	234	+3
232	Genossenschaftliche Zentralbank, Vienna	Austria	5,546,889,760u	0.045200	AS122,718,800,000u	6,092,089,500u	213	
233	Comerica Bank-Detroit	United States	5,512,253,876	......	....	4,422,965,000	283	+ 50
234	Caisse Centrale des Banques Populaires, Paris	France	5,506,758,505t	0.103000	FF53,463,674,803t	5,370,960,000t	229	
235	Commercial Bank of Kuwait	Kuwait	5,500,340,460	3.260000	KD 1,687,221,000	6,113,011,520	212	
236	Kiyo Bank, Ltd., Wakayama(e)	Japan	5,497,193,190	0.004055	Y 1,355,658,000,000	5,324,999,040	232	
237	Rainier National Bank, Seattle	United States	5,469,045,000	......	....	4,811,956,000	251	+ 14
238	Harris Trust & Savings Bank, Chicago	United States	5,465,559,000	......	....	4,735,607,000	258	+ 20
239	Commercial Bank of Syria, Damascus (c,f)	Syria	5,460,121,668	0.254000	SyP21,496,542,000	4,190,492,000	297	+ 58
240	Cassa di Risparmio di Torino, Turin	Italy	5,458,393,636u	0.000516	L10,578,282,240,080u	5,744,303,344u	220	
241	Christiania Bank og Kreditkasse, Oslo	Norway	5,397,579,694	0.109900	NK49,113,555,000	4,493,822,773s	276	+ 35
242	Malayan Banking Berhad, Kuala Lumpur(f)	Malaysia	5,348,553,649s	0.430600	M$12,421,165,000s	3,771,530,000s	330	+ 88
243	Citizens & Southern National Bank, Atlanta	United States	5,333,788,000	......	....	4,200,268,000	296	+ 53
244	Hokkoku Bank, Ltd., Kanazawa(e)	Japan	5,327,442,780	0.004055	Y 1,313,796,000,000	5,077,849,440	242	
245	Kinki Sogo Bank, Ltd., Osaka(e)	Japan	5,323,963,590	0.004055	Y 1,312,938,000,000	4,984,268,400	245	
246	Westpac Savings Bank Ltd., Sydney(e)	Australia	5,322,790,000s	0.830000	A$ 6,413,000,000s	5,276,956,815t	237	
247	National Bank of Abu Dhabi	United Arab Emirates	5,311,625,520s	0.272000	UD19,528,035,000s	5,455,913,904s	225	
248	Caja de Pensiones para la Vejez, Barcelona	Spain	5,258,785,800	0.005700	SP922,594,000,000	4,778,688,000	255	+7
249	State Bank of Victoria, Melbourne(f)	Australia	5,193,523,188	0.856000	A$ 6,067,199,986	4,817,793,264	250	+1
250	Pittsburgh National Bank	United States	5,171,956,000	......	....	4,625,620,000	266	+ 16
251	Philadelphia National Bank	United States	5,145,043,000	......	....	4,363,328,000	288	+ 37
252	Bank of Credit & Comm Int'l (Overseas) Ltd., Georgetown	Cayman Islands	5,137,068,132	......	....	4,471,849,739	278	+ 26
253	Bowery Savings Bank, New York	United States	5,110,298,000	......	....	5,087,682,000	241	
254	First Bank of Nigeria Ltd., Lagos	Nigeria	5,103,277,040	1.240000	NN 4,115,546,000	4,498,594,380	274	+ 20
255	Higo Bank, Ltd., Kumamoto(e)	Japan	5,089,077,715	0.004055	Y 1,255,013,000,000	4,832,573,920	249	
256	Bayerische Raiffeisen-Zentralbank, Munich	Germany	5,070,852,000	0.316000	DM16,047,000,000	5,319,298,000	233	
257	MBank Dallas NA	United States	4,953,320,000	......	....	3,922,482,000	313	+ 56
258	Credito Romagnolo, Bologna	Italy	4,934,427,947u	0.000516	L 9,562,844,859,379u	5,347,937,129u	230	
259	United Bank for Africa Ltd., Lagos	Nigeria	4,924,344,000	1.140000	NN 4,319,600,000	4,360,364,400u	289	+ 30
260	Nagoya Sogo Bank, Ltd. (e)	Japan	4,920,624,905	0.004055	Y 1,213,471,000,000	4,741,706,480	257	
261	Fukuoka Sogo Bank, Ltd.(e)	Japan	4,918,589,295	0.004055	Y 1,212,969,000,000	4,718,997,040	260	
262	Union de Banques Arabes et Francaises, Neuilly (w)	France	4,915,391,750	0.103000	FF47,722,250,000	5,698,698,600	223	
263	Connecticut Bank & Trust Co. NA, Hartford	United States	4,910,866,000	......	....	4,523,480,000	272	+9
264	Ogaki-Kyoritsu Bank, Ltd., Ogaki (e)	Japan	4,910,734,760	0.004055	Y 1,211,032,000,000	4,585,687,200	270	+6
265	Bank of India, Bombay	India	4,889,722,528	0.081200	InR60,218,257,735	4,688,037,280	262	
266	AmeriTrust Co. NA, Cleveland	United States	4,850,226,000	......	....	4,565,443,000	271	+5
267	United States National Bank, Portland	United States	4,848,037,000	......	....	4,399,197,000	286	+ 19
268	Sears Savings Bank, Glendale, Calif.	United States	4,818,003,000	......	....	....	...	
269	Udruzena Beogradska Banka, Belgrade	Yugoslavia	4,812,892,800	0.004800	YD1,002,686,000,000	4,409,091,670s	284	+ 15
270	Land Bank of Taiwan, Taipei	Taiwan	4,802,769,897	0.025400	T$189,085,429,000	3,724,932,457	339	+ 69
271	Connecticut National Bank, Hartford	United States	4,795,921,000	......	....	3,479,602,000	367	+ 96
272	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	4,784,129,002	0.316000	DM15,139,648,742	5,377,854,703	228	
273	Privatbanken, Copenhagen	Denmark	4,778,265,360s	0.088000	DK54,298,470,000s	4,594,887,300s	267	
274	Banca Toscana, Florence	Italy	4,766,168,175t	0.000516	L 9,236,760,029,497t	4,885,261,622t	248	
275	Fidelity Bank NA, Malvern, Pa.	United States	4,720,618,000	......	....	785,371,590	...	
276	First Interstate Bank of Arizona NA, Phoenix	United States	4,706,313,000	......	....	4,138,695,000	300	+ 24
277	Bank of Credit & Commerce International, Luxembourg	Luxembourg	4,694,965,357	......	....	4,072,381,296	308	+ 31
278	First National Bank, Minneapolis	United States	4,683,775,000	......	....	4,435,905,000	280	+2
279	Heiwa Sogo Bank, Ltd., Tokyo(e)	Japan	4,679,534,880	0.004055	Y 1,154,016,000,000	4,587,735,120	269	
280	Kofuku Sogo Bank, Ltd., Osaka(e)	Japan	4,635,684,110	0.004055	Y 1,143,202,000,000	4,496,452,160	275	
281	Korea Exchange Bank, Seoul	Korea	4,623,188,400u	0.001200	KW3,852,657,000,000u	4,119,368,400s	303	+ 22
282	Alahli Bank of Kuwait	Kuwait	4,600,676,317	3.260000	KD 1,411,250,404	5,337,644,888	231	
283	Societe Generale Alsacienne de Banque, Strasbourg	France	4,593,797,220s	0.103000	FF44,599,973,011s	4,661,581,263s	264	
284	Caisse d'Epargne de Paris	France	4,579,674,065	0.103000	FF44,462,855,000	4,991,420,431	244	
285	Fukui Bank, Ltd. (e)	Japan	4,566,736,945	0.004055	Y 1,126,199,000,000	4,424,948,800	282	
286	Great American First Savings Bank, San Diego, Calif.	United States	4,558,526,000	......	....	3,558,989,423	358	+ 72
287	Bank of Baroda, Bombay	India	4,556,880,965u	0.081200	InR56,119,223,711u	4,933,834,077u	247	
288	Erste Oesterreichische Spar-Casse, Vienna	Austria	4,555,319,280u	0.045200	AS100,781,400,000u	4,795,903,356	254	
289	Shikoku Bank, Ltd., Kochi(e)	Japan	4,554,985,555	0.004055	Y 1,123,301,000,000	4,434,399,760	281	
290	Berliner Handels und-Frankfurter Bank, Frankfurt	Germany	4,551,463,830s	0.316000	DM14,403,366,551s	5,014,835,567s	243	
291	Norwest Bank Minneapolis NA	United States	4,546,009,000	......	....	3,882,676,000	315	+ 24
292	Dollar-Dry Dock Savings Bank, Bronx, New York	United States	4,522,606,000	......	....	4,733,109,000	259	
293	First National Bank, Atlanta	United States	4,518,912,000	......	....	3,456,514,000	370	+ 77
294	Kagoshima Bank, Ltd. (e)	Japan	4,504,018,260	0.004055	Y 1,110,732,000,000	4,351,715,520	290	
295	Manufacturers National Bank, Detroit	United States	4,502,343,000	......	....	3,980,447,000	310	+ 15
296	Postipankki, Helsinki	Finland	4,483,159,100s	0.152600	FM29,378,500,000s	4,093,443,360s	307	+ 11
297	United Virginia Bank, Richmond	United States	4,473,747,000	......	....	4,161,072,000	298	+1
298	California First Bank, San Francisco	United States	4,433,770,000t	......	....	3,818,193,000t	322	+ 24
299	Toho Bank, Ltd., Fukushima(e)	Japan	4,427,605,840	0.004055	Y 1,091,888,000,000	4,154,084,880	299	
300	United Mizrahi Bank Ltd., Tel-Aviv	Israel	4,411,228,000s	0.001700	IS2,594,840,000,000s	3,802,527,000s	324	+ 24

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/84. **(c)** — Latest figures are for a different date than previous year. **(d)** — Or date one year prior to latest figures unless otherwise noted after name of bank. **(e)** — Data are for 9/30/84. **(f)** — Data are for 6/30/84. **(g)** — Latest data are prior to 6/30/84. **(h)** — A subsidiary of Compagnie Financiere de Credit Industriel et Commercial, a holding company for the CIC Group. The company, which was formed on May 4, 1984, controls 15 banks and had total assets of $27.6 billion and total deposits of $22.8 billion on Dec. 31, 1984. **(n)** — New York cable rate for same date as bank's figures. **(p)** — See currency table for key to currency abbreviations. **(s)** — Consolidated data. **(t)** — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank arenot included in the aggregate data totals for the Top 500 Banks. **(u)** — Data are not consolidated for affiliates more than 50% owned. **(v)** — Based on revised data. Rank that bank would have had, if revised data had been used. **(w)** — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. The combined assets of Al UBAF Banking Group were $10.2 billion on 12/31/84. **(y)** — Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade orare incidental to foreign business. **(z)** — Incorporated as an investment company under New York State banking law and exercises specialized banking functions. **N.A.** — Not available.

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Dep. Rank 1984			December 31, 1984, or Nearest Fiscal Year-End (a)			12/31/83 (d)		
			Deposits in US Dollars	Rate of Exchange in US Dollars (n)	Deposits In Nation's Currency (p)	Deposits in US Dollars	12/31/83 Rank	Gain in Rank
301	Banque Worms, Paris	France	4,404,704,772u	0.103000	FF42,764,124,000u	4,016,844,000	309v	+8
302	Northern Trust Co., Chicago	United States	4,399,824,000	......	....	3,974,898,000	311	+9
303	Vereins-und Westbank, Hamburg	Germany	4,375,943,253s	0.316000	DM13,847,921,686s	4,797,552,160s	253	
304	Bank of Tokyo Trust Co., New York	United States	4,370,787,220t	......	....	3,835,872,000t	320	+ 16
305	Florida National Bank, Jacksonville	United States	4,363,475,000	......	....	2,844,588,000	443	+138
306	First Union National Bank, Charlotte, N.C.	United States	4,339,697,000	......	....	4,481,502,000	277	
307	Awa Bank, Ltd., Tokushima(e)	Japan	4,290,660,380	0.004055	Y 1,058,116,000,000	3,808,800,480	323	+ 16
308	Standard Bank of South Africa Ltd., Johannesburg	South Africa	4,269,752,000	0.500000	SR 8,539,504,000	5,275,686,780	238	
309	Banco Brasileiro de Descontos, Osasco	Brazil	4,267,366,908s	0.000302	BC 14,130,354,000,000s	4,128,563,127s	301	
310	Tokyo Tomin Bank, Ltd. (e)	Japan	4,261,557,645	0.004055	Y 1,050,939,000,000	3,783,233,280	329	+ 19
311	Commerzbank International, Luxembourg	Luxembourg	4,252,493,180t	0.015700	LF270,859,438,222t	5,301,175,073t	235	
312	Chuo Sogo Bank, Ltd., Nagoya(e)	Japan	4,232,179,170	0.004055	Y 1,043,694,000,000	4,375,658,800u	287	
313	Central Bank of India, Bombay	India	4,222,400,000	0.081200	InR52,000,000,000	4,267,381,831	293	
314	First Interstate Bank of Oregon NA, Portland	United States	4,203,998,000	......	....	4,111,885,000	305	
315	Huntington National Bank, Columbus, Ohio	United States	4,198,682,000	......	....	3,075,104,000	411	+ 96
316	Sparkasse der Stadt Berlin West, Berlin	Germany	4,197,239,204	0.316000	DM13,282,402,544	4,635,898,513	265	
317	Korea First Bank, Seoul	Korea	4,179,896,306s	0.001200	KW3,483,246,922,000s	3,241,911,178s	388	+ 71
318	Riggs National Bank, Washington, D.C.	United States	4,173,672,000	......	....	3,882,434,000	316	
319	Maryland National Bank, Baltimore	United States	4,173,161,000	......	....	3,381,884,000	378	+ 59
320	Landesgirokasse, Stuttgart	Germany	4,160,546,563	0.316000	DM13,166,286,593	4,404,056,594	285	
321	Punjab National Bank, New Delhi	India	4,159,220,027	0.081200	InR51,221,921,512	4,343,512,544	291	
322	Habib Bank Ltd., Karachi	Pakistan	4,147,659,104s	0.067000	PR61,905,359,763s	4,122,498,326s	302	
323	Caja de Ahorros y Monte de Piedad de Madrid	Spain	4,145,934,900s	0.005700	SP727,357,000,000s	3,747,040,000s	335	+ 12
324	Hanil Bank Ltd., Seoul	Korea	4,100,942,632s	0.001200	KW3,417,452,193,000s	3,569,574,000s	357	+ 33
325	Banca Serfin, Mexico City	Mexico	4,093,082,400	0.004400	MP930,246,000,000	3,176,884,785	398	+ 73
326	Union Bank of Nigeria Ltd., Lagos(e)	Nigeria	4,091,970,740	1.210000	NN 3,381,794,000	4,808,629,205	252	
327	Norddeutsche Genossenschaftsbank, Hannover	Germany	4,071,565,200u	0.316000	DM12,884,700,000u	4,507,561,391u	273	
328	Lombard North Central Plc, London(e)	United Kingdom	4,059,738,000t	1.230000	P3,300,600,000t	4,210,492,000st	295	
329	Oita Bank, Ltd.(e)	Japan	4,057,603,310	0.004055	Y 1,000,642,000,000	3,876,089,280	317	
330	Udruzena Banka Hrvatske, Zagreb	Yugoslavia	4,049,021,290	0.004800	YD843,546,102,000	....	...	
331	San-in Godo Bank, Ltd., Matsue (e)	Japan	4,029,859,000	0.004055	Y993,800,000,000	3,723,190,640	340	+9
332	Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	4,017,024,529	0.025400	T$158,150,572,000	3,481,119,600	366	+ 34
333	Commercial Bank of Korea Ltd., Seoul	Korea	4,008,271,654s	0.001200	KW3,340,226,378,000s	3,676,915,850s	341	+8
334	Bank Leu, Ltd., Zurich	Switzerland	4,003,436,473u	0.384000	SF10,425,615,814u	4,216,908,875u	294	
335	Fukutoku Sogo Bank, Ltd., Osaka(e)	Japan	3,950,303,955	0.004055	Y974,181,000,000	3,660,913,520	345	+ 10
336	Banque Commerciale pour l'Europe du Nord, Paris	France	3,923,308,038t	0.103000	FF38,090,369,301t	3,835,440,791	321	
337	Standard Federal Bank, Troy, Mich.	United States	3,918,460,787	......	....	....	...	
338	Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	3,915,384,716s	1.156000	P3,387,011,000s	4,591,997,750s	268	
339	National Bank of Dubai Ltd., Dubai	United Arab Emirates	3,910,324,224	0.272000	UD14,376,192,000	1,579,941,920	683	+344
340	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	3,907,287,427	0.015800	BF247,296,672,606	3,838,129,995	319	
341	First Pennsylvania Bank NA, Philadelphia	United States	3,903,222,000	......	....	3,789,992,000	327	
342	Montreal City & District Savings Bank	Canada	3,902,398,600	0.760000	C$ 5,134,735,000	3,801,729,008	325	
343	Bank of New Zealand, Ltd., Wellington (g)	New Zealand	3,887,630,225	0.664700	N$ 5,848,699,000	3,198,976,712	...	
344	Arab African International Bank, Cairo	Egypt	3,881,512,000s	......	....	3,933,265,000s	312	
345	NCNB National Bank of Florida, Tampa	United States	3,848,812,000	......	....	2,213,069,000	527	+182
346	Istituto Bancario Italiano, Milan	Italy	3,798,472,469t	0.000516	L 7,361,380,753,280t	4,119,245,123u	304	
347	Eighteenth Bank, Ltd., Nagasaki(e)	Japan	3,790,662,660	0.004055	Y934,812,000,000	3,742,368,160	336	
348	National Australia Savings Bank Ltd., Melbourne (c,e)	Australia	3,784,800,000t	0.830000	A$ 4,560,000,000t	3,390,021,840t	375	+ 27
349	Nederlandse Credietbank, Amsterdam	Netherlands	3,779,139,560t	0.280000	G 13,496,927,000t	4,468,344,754s	279	
350	United Overseas Bank Ltd., Singapore	Singapore	3,768,133,628s	0.458000	S$ 8,227,366,000s	3,600,834,361s	352	+2
351	Bank of New England NA, Boston	United States	3,747,904,000	......	....	3,519,806,000	362	+ 11
352	Musashino Bank, Ltd., Omiya (e)	Japan	3,734,204,895	0.004055	Y920,889,000,000	3,572,560,400	356	+4
353	Caixa Geral de Depositos, Lisbon	Portugal	3,724,910,000s	0.005080	CC733,250,000,000s	4,101,182,400s	306	
354	Hiroshima Sogo Bank, Ltd.(e)	Japan	3,716,383,170	0.004055	Y916,494,000,000	3,500,081,840	364	+ 10
355	Akita Bank, Ltd.(e)	Japan	3,688,115,765	0.004055	Y909,523,000,000	3,510,991,360	363	+8
356	Hokuetsu Bank, Ltd., Nagaoka(e)	Japan	3,675,127,600	0.004055	Y906,320,000,000	3,595,185,040	353	
357	Genossenschaftliche Zentralbank, Stuttgart	Germany	3,667,527,600	0.316000	DM11,606,100,000	3,734,151,600	338	
358	Societe Lyonnaise de Banque, Lyons	France	3,661,646,872u	0.103000	FF35,549,969,633u	2,827,440,000u	447	+ 89
359	First Tennessee Bank NA, Memphis	United States	3,648,932,000	......	....	1,573,713,000	686	+327
360	Yamanashi Chuo Bank, Ltd., Kofu(e)	Japan	3,632,452,780	0.004055	Y895,796,000,000	3,425,708,000	373	+ 13
361	Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	3,609,964,383	0.025400	T$142,124,582,000	3,153,324,596	400	+ 39
362	Iwate Bank, Ltd., Morioka(e)	Japan	3,609,574,470	0.004055	Y890,154,000,000	3,607,099,440	351	
363	Bank Mees & Hope, Amsterdam	Netherlands	3,581,760,000st	0.280000	G 12,792,000,000st	3,874,708,860st	318	
364	Cho-Heung Bank Ltd., Seoul	Korea	3,573,635,173u	0.001200	KW2,978,029,311,000u	2,881,536,884u	435	+ 71
365	Banque Internationale a Luxembourg	Luxembourg	3,555,695,667s	0.015700	LF226,477,431,000s	3,662,572,341	344	
366	Ljubljanska Banka, Ljubljana	Yugoslavia	3,553,473,936s	0.004800	YD740,307,070,000s	3,901,236,615s	314	
367	Bank of Osaka, Ltd.(e)	Japan	3,545,764,990	0.004055	Y874,418,000,000	3,382,175,920	377	+ 10
368	Shinwa Bank, Ltd., Sasebo(e)	Japan	3,534,285,285	0.004055	Y871,587,000,000	3,495,502,640	365	
369	Continental Bank of Canada, Toronto	Canada	3,526,318,680	0.760000	C$ 4,639,893,000	2,971,847,846	424	+ 55
370	Aomori Bank, Ltd. (e)	Japan	3,525,619,750	0.004055	Y869,450,000,000	4,009,386,400	309	
371	Sparbankernas Bank, Stockholm	Sweden	3,523,734,500	0.111500	SK31,603,000,000	3,786,593,300	328	
372	Union Bank of Switzerland (Luxembourg)	Luxembourg	3,517,181,297t	0.384000	SF 9,159,326,293t	3,476,138,590t	368	
373	Canara Bank, Bangalore	India	3,511,494,000	0.081200	InR43,245,000,000	3,276,360,000	385	+ 12
374	Hokuyo Sogo Bank, Ltd., Sapporo(e)	Japan	3,504,481,035	0.004055	Y864,237,000,000	3,646,951,200	347	
375	BancOhio National Bank, Columbus	United States	3,492,135,000	......	....	4,763,410,000	256	
376	Jugobanka-United Bank, Belgrade	Yugoslavia	3,487,272,202	0.004800	YD726,515,042,000	3,740,935,686	337	
377	People's Bank-Bridgeport, Conn.	United States	3,443,536,000	......	....	3,179,369,868	397	+ 20
378	C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	3,423,036,868	0.015800	BF216,647,903,034	3,372,041,580	379	+1
379	Chukyo Sogo Bank, Ltd., Nagoya (e)	Japan	3,416,382,105	0.004055	Y842,511,000,000	3,285,499,680	383	+4
380	Chiba Sogo Bank, Ltd.(e)	Japan	3,415,092,615	0.004055	Y842,193,000,000	3,470,779,200	369	
381	Israel Discount Bank of New York	United States	3,408,500,000t	......	....	3,105,755,000t	407	+ 26
382	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	3,404,641,565	0.000516	L 6,598,142,567,891	3,445,085,412	371	
383	Taisei Sogo Bank, Ltd., Maebashi (e)	Japan	3,364,044,220	0.004055	Y829,604,000,000	3,368,559,120	380	
384	Sparekassen SDS, Copenhagen	Denmark	3,358,789,074s	0.088000	DK38,168,057,664s	2,102,991,730	548	+164
385	Saudi American Bank, Riyadh	Saudi Arabia	3,350,558,860	0.278000	SAR12,052,370,000	2,821,423,050	448	+ 63
386	Long Island Savings Bank FSB, Syosset, N.Y.	United States	3,336,239,000	......	....	3,209,883,000	395	+9
387	Dai-San Sogo Bank, Ltd., Matsuzaka (e)	Japan	3,329,252,320	0.004055	Y821,024,000,000	3,239,605,920	389	+2
388	Bank of Hawaii, Honolulu	United States	3,324,003,000	......	....	2,931,278,283	429	+ 41
389	Turkiye Is Bankasi, Ankara	Turkey	3,323,174,952s	0.002300	TP1,444,858,675,000s	2,714,009,601s	460	+ 71
390	Mercantile Bank of Canada, Montreal	Canada	3,317,212,280s	0.760000	C$ 4,364,753,000s	2,873,145,121	436	+ 46
391	Chase Lincoln First Bank NA, Rochester, N.Y.	United States	3,309,306,000	......	....	3,066,110,000	412	+ 21
392	BFG Luxembourg	Luxembourg	3,256,033,958st	0.015700	LF207,390,697,941st	3,522,225,660tu	361	
393	Banque Generale du Luxembourg	Luxembourg	3,231,318,072s	0.015700	LF205,816,437,728s	3,255,422,692s	387	
394	Bergen Bank	Norway	3,229,372,073u	0.109900	NK29,384,641,243u	2,916,874,923u	431	+ 37
395	American Security Bank NA, Washington, D.C.	United States	3,223,915,000	......	....	2,753,382,000	458	+ 63
396	Banque Cantonale de Berne	Switzerland	3,214,332,288	0.384000	SF 8,370,657,000	3,625,160,427	350	
397	Bank of Virginia, Richmond	United States	3,212,370,000	......	....	3,032,889,000	418	+ 21
398	State Street Bank & Trust Co., Boston	United States	3,211,530,000	......	....	2,492,654,000	486	+ 88
399	AmSouth Bank NA, Birmingham, Ala.	United States	3,211,360,000	......	....	2,797,356,000	453	+ 54
400	Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	3,174,016,000s	0.016000	LF198,376,000,000s	3,109,608,000s	406	+6

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/84. **(c)** — Latest figures are for a different date than previous year. **(d)** — Or date one year prior to latest figures unless otherwise noted after name of bank. **(e)** — Data are for 9/30/84. **(f)** — Data are for 6/30/84. **(g)** — Latest data are prior to 6/30/84. **(h)** — A subsidiary of Compagnie Financiere de Credit Industriel et Commercial, a holding company for the CIC Group. The company, which was formed on May 4, 1984, controls 15 banks and had total assets of $27.6 billion and total deposits of $22.8 billion on Dec. 31, 1984. **(n)** — New York cable rate for same date as bank's figures. **(p)** — See currency table for key to currency abbreviations. **(s)** — Consolidated data. **(t)** — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank arenot included in the aggregate data totals for the Top 500 Banks. **(u)** — Data are not consolidated for affiliates more than 50% owned. **(v)** — Based on revised data. Rank that bank would have had, if revised data had been used. **(w)** — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets.The combined assets of Al UBAF Banking Group were $10.2 billion on 12/31/84. **(y)** — Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade orare incidental to foreign business. **(z)** — Incorporated as an investment company under New York State banking law and exercises specialized banking functions. **N.A.** — Not available.

The Top 500 Banks in the World

U.S. AND OVERSEAS BANKS RANKED BY SIZE OF DEPOSITS

Compiled by **American Banker** Copyright 1985

Dep. Rank 1984			December 31, 1984, or Nearest Fiscal Year-End (a)			12/31/83 (d)		
			Deposits in US Dollars	Rate of Exchange in US Dollars (n)	Deposits In Nation's Currency (p)	Deposits in US Dollars	12/31/83 Rank	Gain in Rank
401	Howard Savings Bank, Newark, N.J.	United States	3,168,664,000	......	....	3,046,768,000	416	+ 15
402	Stadtsparkasse Koeln, Cologne	Germany	3,166,541,200	0.316000	DM10,020,700,000	3,636,318,364	349	
403	West LB International, Luxembourg	Luxembourg	3,157,600,983t	0.015700	LF201,121,081,723t	3,671,241,878t	343	
404	Provident National Bank, Philadelphia	United States	3,152,934,000	......	....	2,918,581,000	430	+ 26
405	Saudi International Bank, London	United Kingdom	3,152,267,500	1.156000	P2,726,875,000	3,652,070,050	346	
406	Ehime Sogo Bank, Ltd., Matsuyama (e)	Japan	3,149,461,730	0.004055	Y776,686,000,000	3,229,459,600	394	
407	Montagu (Samuel) & Co., Ltd., London	United Kingdom	3,142,157,124st	1.156000	P2,718,129,000st	3,764,959,800t	332	
408	Fleet National Bank, Providence, R.I.	United States	3,119,754,000	......	....	3,542,902,000	359	
409	State Bank of New South Wales, Sydney (f)	Australia	3,110,235,373	0.856000	A$ 3,633,452,538	2,853,550,311	441	+ 32
410	Michinoku Bank, Ltd., Hirosaki (e)	Japan	3,098,101,100	0.004055	Y764,020,000,000	3,132,986,880	402	
411	Nassauische Sparkasse Wiesbaden, Wiesbaden	Germany	3,097,926,493	0.316000	DM 9,803,564,850	3,234,142,834	392	
412	Chiba Kogyo Bank, Ltd. (e)	Japan	3,097,582,060	0.004055	Y763,892,000,000	3,017,035,600	420	+8
413	National City Bank, Cleveland	United States	3,086,528,000	......	....	2,534,571,000	478	+ 65
414	American Savings Bank FSB, New York	United States	3,085,643,000	......	....	2,885,612,000	434	+ 20
415	Australia & New Zealand Savings Bank, Ltd., Melbourne(e)	Australia	3,084,110,680t	0.830000	A$ 3,715,796,000t	2,964,672,906t	425	+ 10
416	Allied Bank of Texas, Houston	United States	3,080,358,000	......	....	2,376,695,000	501	+ 85
417	Bank Dagang Negara, Jakarta	Indonesia	3,067,373,498	0.000938	IR3,270,121,000,000	3,580,707,768s	355	
418	MBank Houston NA	United States	3,046,690,000	......	....	861,036,000	994	+576
419	Banca Provinciale Lombarda, Bergamo	Italy	3,044,106,697t	0.000516	L 5,899,431,584,039t	3,294,994,342	382	
420	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	3,038,862,845	0.002300	TP1,321,244,715,230	2,950,133,670	427	+7
421	Banca Cattolica del Veneto, Vicenza	Italy	3,035,240,750	0.000516	L 5,882,249,515,165	3,099,728,640	408	
422	Bank of the Ryukyus, Ltd., Naha(e)	Japan	3,027,438,670	0.004055	Y746,594,000,000	2,950,374,320	426	+4
423	Yamagata Bank, Ltd.(e)	Japan	3,025,804,505	0.004055	Y746,191,000,000	3,002,924,880	422	
424	Gotabanken, Goteborg	Sweden	3,007,601,000s	0.111500	SK26,974,000,000s	2,843,223,600s	444	+ 20
425	First National Bank, St. Paul, Minn.	United States	3,003,766,000	......	....	2,138,343,000	545	+120
426	Emigrant Savings Bank, New York	United States	3,001,955,639	......	....	2,864,756,769	439	+ 13
427	Oversea-Chinese Banking Corp., Ltd., Singapore	Singapore	2,994,607,352s	0.458000	S$ 6,538,444,000s	2,647,825,553s	467	+ 40
428	United Bank, Ltd., Karachi	Pakistan	2,990,290,689u	0.067000	PR44,631,204,317u	3,112,753,777u	405	
429	Hill, Samuel & Co., Ltd., London	United Kingdom	2,984,223,000s	1.210000	P2,466,300,000s	3,230,898,400s	393	
430	Washington Mutual Savings Bank, Seattle	United States	2,981,964,000	......	....	2,796,870,000	454	+ 24
431	National Bank of Pakistan, Karachi	Pakistan	2,975,810,744	0.067000	PR44,415,085,724	3,045,856,695	417	
432	Miyazaki Bank, Ltd.(e)	Japan	2,973,401,740	0.004055	Y733,268,000,000	2,863,411,920	440	+8
433	Hambros Bank Ltd., London	United Kingdom	2,972,655,400s	1.210000	P2,456,740,000s	3,590,346,632s	354	
434	Bank of Communications, Taipei	Taiwan	2,971,927,573	0.025400	T$117,005,022,544	1,954,042,895	582	+148
435	South Carolina National Bank, Columbia	United States	2,969,915,000	......	....	1,625,252,000	671	+236
436	Volkskas, Ltd., Pretoria	South Africa	2,967,296,690s	0.530000	SR 5,598,673,000s	3,673,929,639s	342	
437	Luzerner Kantonalbank, Lucerne	Switzerland	2,967,250,944	0.384000	SF 7,727,216,000	3,392,093,538	374	
438	Banco Portugues do Atlantico, Oporto	Portugal	2,966,680,880s	0.005800	PE511,496,703,510s	3,173,826,509s	399	
439	Syndicate Bank, Manipal	India	2,943,961,416	0.081200	InR36,255,682,462	2,792,335,000	455	+ 16
440	Atlantic National Bank of Florida, Jacksonville	United States	2,934,299,000	......	....	2,509,625,000	483	+ 43
441	Scandinavian Bank Ltd., London	United Kingdom	2,921,518,340s	1.156000	P2,527,265,000s	3,093,135,650s	409	
442	Banco Lariano, Como	Italy	2,921,293,319t	0.000516	L 5,661,421,160,876t	3,084,143,004t	410	
443	Bank of Saga, Ltd.(e)	Japan	2,917,094,010	0.004055	Y719,382,000,000	2,751,408,080	459	+ 16
444	First National Bank of Maryland, Baltimore	United States	2,915,343,000	......	....	2,463,236,000	493	+ 49
445	Bayerische Landesbank International, Luxembourg (c)	Luxembourg	2,907,022,724t	0.015700	LF185,160,683,057t	3,236,374,575t	390	
446	Mellon Bank (East) NA, Philadelphia	United States	2,906,504,000	......	....	2,821,030,000	449	+3
447	Development Bank of Singapore Ltd.	Singapore	2,899,460,600	0.458000	S$ 6,330,700,000	2,888,785,800	433	
448	Baden-Wuerttembergische Bank, Stuttgart	Germany	2,882,391,364s	0.316000	DM 9,121,491,657s	3,062,799,611s	413	
449	Banco de la Nacion Argentina, Buenos Aires	Argentina	2,876,153,099	0.006100	AP471,500,508,000	3,318,992,592	381	
450	Banco Popular de Puerto Rico, San Juan	United States	2,870,671,318	......	....	2,347,449,307	507	+ 57
451	Banque Cantonale Vaudoise, Lausanne	Switzerland	2,854,513,152	0.384000	SF 7,433,628,000	3,274,893,396	386	
452	Thai Farmers Bank, Bangkok	Thailand	2,841,215,046	0.037500	TB75,765,734,549	2,518,095,850	480	+ 28
453	Bank of Alexandria(f)	Egypt	2,828,716,870u	1.190000	EP 2,377,073,000u	1,987,748,400u	573	+120
454	Arizona Bank, Phoenix	United States	2,817,568,000	......	....	2,277,022,000	519	+ 65
455	Commercial Bank of Greece, Athens	Greece	2,809,971,613u	0.007800	GD360,252,770,870u	2,842,540,786u	445	
456	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	Italy	2,807,396,878	0.000516	L 5,440,691,623,306	2,340,812,906	508	+ 52
457	Cassa di Risparmio di Firenze, Florence	Italy	2,805,665,037	0.000516	L 5,437,335,342,457	2,835,518,031	446	
458	Bank fuer Handel und Industrie, Berlin	Germany	2,782,162,995tu	0.316000	DM 8,804,313,276tu	3,028,463,137tu	419	
459	Krung Thai Bank Ltd., Bangkok	Thailand	2,774,672,621	0.037500	TB73,991,269,899	2,763,223,000	457	
460	Banca Popolare di Bergamo	Italy	2,771,343,268u	0.000516	L 5,370,820,286,588u	2,864,930,862	436	
461	Barnett Bank of South Florida NA, Miami	United States	2,758,524,000	......	....	1,892,519,000	597	+136
462	Citibank (South Dakota) NA, Sioux Falls	United States	2,757,946,000	......	....	2,191,285,000	529	+ 67
463	Nuovo Banco Ambrosiano, Milan(c)	Italy	2,749,268,640	0.000516	L 5,328,040,000,000	2,819,550,504u	450	
464	Trust Bank of Africa Ltd., Cape Town(f)	South Africa	2,742,203,520	0.736000	SR 3,725,820,000	2,593,153,272	472	+8
465	First Wisconsin National Bank, Milwaukee	United States	2,738,699,000	......	....	2,485,557,000	487	+ 22
466	Banque Paribas Belgique, Brussels	Belgium	2,723,507,620s	0.015800	BF172,373,900,000s	2,558,155,230	476	+ 10
467	Overseas Union Bank, Singapore	Singapore	2,709,986,000s	0.458000	S$ 5,917,000,000s	2,474,571,031s	491	+ 24
468	Bank of Kuwait and the Middle East	Kuwait	2,695,470,993	3.260000	KD826,831,593	3,276,804,094	384	
469	Tokiwa Sogo Bank, Ltd., Tokyo(e)	Japan	2,690,796,625	0.004055	Y663,575,000,000	2,609,770,880	471	+2
470	Banco Itau, Sao Paulo	Brazil	2,677,537,397	0.000322	BC8,315,333,531,000	2,173,707,585	532	+ 62
471	Kreissparkasse Koeln, Cologne	Germany	2,671,310,740	0.316000	DM 8,453,515,000	3,116,061,487	404	
472	American Bank & Trust Co., Reading, Pa.	United States	2,665,598,000	......	....	2,385,768,000	499	+ 27
473	European Asian Bank, Hamburg	Germany	2,639,232,000t	0.316000	DM 8,352,000,000t	2,774,778,702t	456	
474	American National Bank & Trust Co., Chicago	United States	2,626,030,000	......	....	2,371,680,000	502	+ 28
475	Indian Overseas Bank, Madras	India	2,622,092,780	0.081200	InR32,291,783,000	2,592,910,050	473	
476	Mercantile Trust Co. NA, St. Louis, Mo.	United States	2,620,595,000	......	....	2,382,548,000	500	+ 24
477	Banco Urquijo Union, Madrid	Spain	2,607,504,900st	0.005700	SP457,457,000,000st	3,054,598,400t	414	
478	Orion Royal Bank Ltd., London(e)	United Kingdom	2,607,122,760st	1.230000	P2,119,612,000st	2,583,053,440s	474	
479	Sparkasse in Bremen	Germany	2,596,512,485u	0.316000	DM 8,216,811,661u	2,710,911,279s	461	
480	Trust Company Bank, Atlanta	United States	2,585,533,000	......	....	2,002,861,000	570	+ 90
481	Trade Development Bank, Geneva	Switzerland	2,585,431,059t	0.384000	SF 6,732,893,384t	2,871,321,318t	437	
482	Banca della Svizzera Italiana, Lugano	Switzerland	2,582,994,847s	0.384000	SF 6,726,549,081s	3,147,025,249s	401	
483	Burgan Bank, Kuwait	Kuwait	2,582,119,297	3.260000	KD792,061,134	2,103,863,229	547	+ 64
484	Manhattan Savings Bank, New York	United States	2,581,639,512	......	....	2,518,073,488	481	
485	Banque Cantonale de St. Gall	Switzerland	2,574,971,520	0.384000	SF 6,705,655,000	2,983,720,320	423	
486	Morgan Grenfell & Co. Ltd., London	United Kingdom	2,569,182,256u	1.156000	P2,222,476,000u	3,747,565,600s	334	
487	Stadtsparkasse Munchen, Munich	Germany	2,565,302,363	0.316000	DM 8,118,045,451	2,818,472,455	451	
488	Landesbank Saar-Girozentrale, Saarbrucken	Germany	2,563,765,828u	0.316000	DM 8,113,183,000u	3,128,308,000u	403	
489	National Commercial Bank, Tripoli	Libya	2,558,459,954	3.370000	LD759,186,930	2,390,182,593	498	+9
490	Cassa di Risparmio di Genova e Imperia, Genoa	Italy	2,554,578,090	0.000516	L 4,950,732,733,210	2,674,608,420	465	
491	Senshu Bank, Ltd., Kishiwada(e)	Japan	2,541,227,950	0.004055	Y626,690,000,000	2,414,018,560	495	+4
492	Perpetual American Bank, FSB, McLean, Va.	United States	2,526,095,792	......	....	1,979,912,411	575	+ 83
493	American Fletcher Nat'l Bank & Trust Co., Indianapolis	United States	2,521,109,000	......	....	2,368,903,000	503	+ 10
494	Bank of Bermuda, Ltd., Hamilton(c,f)	Bermuda	2,513,322,685s	......	....	2,317,132,193s	514	+ 20
495	First National Bank, Louisville, Ky.	United States	2,488,941,000	......	....	2,326,689,000	510	+ 15
496	Clydesdale Bank Plc, Glasgow	United Kingdom	2,481,891,540st	1.156000	P2,146,965,000st	2,709,997,800st	462	
497	United Commercial Bank, Calcutta	India	2,481,443,261	0.081200	InR30,559,646,077	2,565,950,000	475	
498	Sumitomo Bank of California, San Francisco	United States	2,471,148,551	......	....	2,231,072,158	525	+ 27
499	Bank Bumi Daya, Jakarta	Indonesia	2,470,431,236	0.000938	IR2,633,722,000,000	1,956,214,102	581	+ 82
500	Banque Regionale d'Escompte et de Depots, Vincennes	France	2,465,900,786	0.103000	FF23,940,784,327	2,259,840,000	523	+ 23

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/84. (c) — Latest figures are for a different date than previous year. (d) — Or date one year prior to latest figures unless otherwise noted after name of bank. (e) — Data are for 9/30/84. (f) — Data are for 6/30/84. (g) — Latest data are prior to 6/30/84. (h) — A subsidiary of Compagnie Financiere de Credit Industriel et Commercial, a holding company for the CIC Group. The company, which was formed on May 4, 1984, controls 15 banks and had total assets of $27.6 billion and total deposits of $22.8 billion on Dec. 31, 1984. (n) — New York cable rate for same date as bank's figures. (p) — See currency table for key to currency abbreviations. (s) — Consolidated data. (t) — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank arenot included in the aggregate data totals for the Top 500 Banks. (u) — Data are not consolidated for affiliates more than 50% owned. (v) — Based on revised data. Rank that bank would have had, if revised data had been used. (w) — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. The combined assets of Al UBAF Banking Group were $10.2 billion on 12/31/84. (y) — Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade orare incidental to foreign business. (z) — Incorporated as an investment company under New York State banking law and exercises specialized banking functions. N.A. — Not available.

Banks Ranked After the First 500

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1984 World Rank			12/31/84 Deposits in US Dollars
501	Caja de Ahorros y Monte de Piedad de Barcelona	Spain	2,464,868,100
502	Banca S. Paolo-Brescia, Brescia	Italy	2,462,242,488s
503	Indiana National Bank, Indianapolis	United States	2,458,290,000
504	Moscow Narodny Bank Ltd., London	United Kingdom	2,456,141,640
505	Bank Leumi Trust Co., New York	United States	2,452,741,410t
506	Cassa di Risparmio di Padova e Rovigo, Padua	Italy	2,449,717,224
507	Midlantic National Bank, Newark, N.J.	United States	2,441,843,000
508	Bank of Okinawa, Ltd., Naha (e)	Japan	2,434,167,840
509	Banco do Estado de Sao Paulo	Brazil	2,428,133,123
510	Banco Pinto & Sotto Mayor, Lisbon	Portugal	2,427,729,200
511	Libra Bank Plc., London	United Kingdom	2,421,697,464
512	Tokuyo Sogo Bank, Ltd., Sendai(e)	Japan	2,413,548,165
513	Bank of California NA, San Francisco	United States	2,387,259,000
514	British Bank of the Middle East, Hong Kong	Hong Kong	2,386,749,272t
515	Bank of Ikeda, Ltd.(e)	Japan	2,372,102,010
516	Banco Nacional Ultramarino, Lisbon	Portugal	2,367,881,717
517	Lloyds Bank California, Los Angeles	United States	2,355,561,000t
518	Seamen's Bank for Savings FSB, New York	United States	2,355,542,000
519	Banco di Sardegna, Sassari	Italy	2,354,738,652s
520	Verenigde Spaarbank, Amsterdam	Netherlands	2,348,360,000
521	Shawmut Bank of Boston NA	United States	2,333,317,000
522	European Banking Co. SA, Brussels	Belgium	2,327,225,285s
523	Banco de la Nacion, Lima	Peru	2,324,894,530u
524	Equitable Bank NA, Baltimore	United States	2,321,597,000
525	Banque Sudameris, Paris	France	2,319,655,996s
526	Williamsburgh Savings Bank, Brooklyn, New York	United States	2,300,590,638
527	Union Bank of India, Bombay	India	2,289,653,240u
528	First Interstate Bank of Washington NA, Seattle	United States	2,283,921,000
529	Equibank, Pittsburgh	United States	2,281,147,000
530	DG Bank International, Luxembourg	Luxembourg	2,279,881,074t
531	Central Fidelity Bank, Richmond	United States	2,274,493,000
532	Banque de l'Union Europeenne, Paris	France	2,269,210,510t
533	Continental Bank, Norristown, Pa.	United States	2,260,023,000
534	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	United States	2,251,352,000
535	Northwestern Bank, North Wilkesboro, N.C.	United States	2,251,021,000
536	Transohio Savings Bank, FSB, Cleveland	United States	2,245,783,000
537	Centerre Bank NA, St. Louis, Mo.	United States	2,241,122,000
538	Citibank (New York) NA, Buffalo	United States	2,233,196,000
539	S.G. Warburg & Co. Ltd., London	United Kingdom	2,230,620,480
540	Hudson City Savings Bank, Paramus, N.J.	United States	2,225,112,022
541	Banque Nationale de Paris Plc, London	United Kingdom	2,217,787,156t
542	Cassa di Risparmio in Bologna	Italy	2,214,353,126
543	Hanshin Sogo Bank, Ltd., Kobe (e)	Japan	2,213,693,435
544	Andelsbanken-Danebank, Copenhagen	Denmark	2,207,029,264
545	First Hawaiian Bank, Honolulu	United States	2,205,419,000
546	Credit Foncier Vaudois, Lausanne	Switzerland	2,204,313,984
547	Rochester Community Savings Bank, N.Y.	United States	2,201,006,370
548	Bank of British Columbia, Vancouver	Canada	2,198,215,640
549	Bikuben, Copenhagen	Denmark	2,185,184,672
550	Sun Bank NA, Orlando, Fla.	United States	2,183,899,000
551	Danske Provinsbank, Aarhus	Denmark	2,172,508,800s
552	First Interstate Bank of Nevada NA, Reno	United States	2,163,122,000
553	Kitanippon Sogo Bank, Ltd., Morioka(e)	Japan	2,158,253,475
554	Canadian Commercial Bank, Edmonton	Canada	2,157,201,480s
555	Kouchi Sogo Bank, Ltd. (e)	Japan	2,157,146,460
556	Thurgauische Kantonalbank, Weinfelden	Switzerland	2,156,269,056
557	Bank of Oman Ltd., Dubai	United Arab Emirate	2,155,458,560s
558	Lincoln Savings Bank FSB, Brooklyn, New York	United States	2,154,055,133
559	Niigata Sogo Bank, Ltd.(e)	Japan	2,152,527,815
560	Banca d'America e d'Italia, Milan	Italy	2,143,663,881tu
561	First Security Bank of Utah NA, Ogden	United States	2,137,121,000
562	Arab International Bank, Cairo(f)	Egypt	2,135,030,026
563	Gifu Sogo Bank, Ltd. (e)	Japan	2,133,943,750
564	Hypobank International, Luxembourg	Luxembourg	2,131,099,817t
565	Dollar Savings Bank, Pittsburgh	United States	2,127,140,616
566	Multibanco Comermex, Chihuahua	Mexico	2,113,645,600
567	Libyan Arab Foreign Bank, Tripoli	Libya	2,112,581,856u
568	Deutsche Bank Berlin	Germany	2,111,692,846t
569	Frankfurter Sparkasse von 1822, Frankfurt	Germany	2,111,523,842
570	Kagawa Sogo Bank, Ltd., Takamatsu(e)	Japan	2,110,202,983
571	Suburban Bank, Bethesda, Md.	United States	2,109,866,000
572	Stadt-Sparkasse Duesseldorf	Germany	2,109,000,583
573	Idaho First National Bank, Boise	United States	2,107,495,000
574	Green Point Savings Bank, Brooklyn, New York	United States	2,103,451,568
575	Branch Banking Trust Co., Wilson, N.C.	United States	2,103,098,000
576	Banco Pastor, Coruna	Spain	2,100,444,300
577	Arab National Bank, Riyadh	Saudi Arabia	2,088,322,656
578	Texas American Bank/Fort Worth NA	United States	2,072,458,000
579	Banque Internationale pour l'Afrique Occidentale, Paris	France	2,067,107,000s
580	Tochigi Sogo Bank, Ltd., Utsunomiya(e)	Japan	2,065,576,450
581	United Jersey Bank, Hackensack, N.J.	United States	2,063,762,000
582	Kyusyu Sogo Bank, Ltd., Sasebo(e)	Japan	2,062,214,855
583	Georgia Federal Bank, FSB, Atlanta	United States	2,055,296,824
584	United Bank of Kuwait Ltd., London	United Kingdom	2,053,603,904
585	Banco Espirito Santo e Comercial, Lisbon	Portugal	2,033,265,400
586	Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	2,031,598,845
587	Fuji Bank & Trust Co., New York	United States	2,022,799,000t
588	Society for Savings, Hartford, Conn.	United States	2,020,219,000
589	Shiga Sogo Bank, Ltd., Otsu (e)	Japan	2,008,384,205
590	Society National Bank, Cleveland	United States	2,002,616,000
591	Albank Alsaudi Alhollandi, Jeddah	Saudi Arabia	1,996,874,000
592	Banca Catalana, Barcelona	Spain	1,996,855,200tu
593	Greater New York Savings Bank, New York	United States	1,991,091,274
594	Hamilton Bank, Lancaster, Pa.	United States	1,988,765,000
595	Central Bank of the South, Birmingham, Ala.	United States	1,983,093,000
596	Kansai Sogo Bank, Ltd., Osaka (e)	Japan	1,980,628,255
597	First International Bank of Israel, Ltd., Tel-Aviv	Israel	1,979,996,800s
598	Jyske Bank, Silkeborg	Denmark	1,967,984,337u
599	Ulster Bank Ltd., Belfast	United Kingdom	1,949,182,464st
600	Stadtsparkasse Hannover, Hanover	Germany	1,944,132,646
601	Deposit Guaranty National Bank, Jackson, Miss.	United States	1,942,220,000
602	Banco Borges & Irmao, Oporto	Portugal	1,938,706,063
603	East River Savings Bank, New York	United States	1,932,401,253
604	Caisse Hypothecaire Anversoise, Antwerp	Belgium	1,927,520,872
605	Old Kent Bank & Trust Co., Grand Rapids, Mich.	United States	1,923,828,000
606	Bank One Columbus NA, Ohio	United States	1,921,971,169
607	Banca Popolare di Verona	Italy	1,917,416,420u
608	Caisse Hypothecaire du Canton de Berne	Switzerland	1,914,161,664
609	Banco Atlantico, Barcelona	Spain	1,911,862,000t
610	Barclays Bank, Paris	France	1,906,847,961tu
611	Mie Bank, Ltd., Yokkaichi(e)	Japan	1,903,469,715
612	Credito Commerciale, Milan	Italy	1,900,315,708t
613	Norddeutsche Landesbank International, Luxembourg	Luxembourg	1,900,239,148t
614	Skopbank, Helsinki	Finland	1,897,912,601s
615	Industrial Bank of Japan Trust Co., New York	United States	1,890,451,000t
616	Citizens & Southern National Bank, Charleston, S.C.	United States	1,878,833,000
617	Bank of Bahrain and Kuwait, Manama	Bahrain	1,873,784,880
618	First-Citizens Bank & Trust Co., Raleigh, N.C.	United States	1,861,955,659
619	United Malayan Banking Corp. Berhad, Kuala Lumpur(c)	Malaysia	1,861,207,468
620	Privredna Banka, Zagreb	Yugoslavia	1,856,001,600
621	Privredna Banka Sarajevo-Udruzena Banka, Sarajevo	Yugoslavia	1,855,999,954
622	United Bank of Denver NA	United States	1,854,141,000
623	Midlantic National Bank/North, West Paterson, N.J.	United States	1,853,806,000
624	First National Bank of Florida, Tampa	United States	1,853,471,000
625	Toyama Sogo Bank, Ltd. (e)	Japan	1,846,294,215
626	Caja de Ahorros y Monte de Piedad de Zaragoza	Spain	1,844,480,100
627	Liberty National Bank & Trust Co., Oklahoma City	United States	1,842,028,000
628	Manufacturers & Traders Trust Co., Buffalo, N.Y.	United States	1,833,772,000
629	Basellandschaftliche Kantonalbank, Liestal	Switzerland	1,832,558,208
630	Caja de Ahorros de Valencia	Spain	1,817,142,900
631	Osuuspankkien Keskuspankki Oy, Helsinki	Finland	1,813,746,320s
632	Dai-Ichi Sogo Bank Ltd., Tokyo(e)	Japan	1,805,395,485
633	City National Bank, Beverly Hills, Calif.	United States	1,804,839,000
634	Forsta Sparbanken, Stockholm	Sweden	1,804,047,812s
635	Kanto Bank, Ltd., Tsuchiura (e)	Japan	1,802,443,445
636	St. Paul Federal Bank for Savings, Chicago	United States	1,800,825,708
637	French American Banking Corp., New York(z)	United States	1,793,162,059t
638	Deutsch-Sudamerikanische Bank, Hamburg	Germany	1,791,621,092t
639	Bayerische Vereinsbank International, Luxembourg	Luxembourg	1,790,709,596t
640	Shimizu Bank, Ltd. (e)	Japan	1,790,643,395
641	Peoples National Bank, Seattle	United States	1,787,825,624
642	Banque Cantonale des Grisons, Coire	Switzerland	1,787,176,320
643	Third National Bank, Nashville, Tenn.	United States	1,777,791,000
644	BayBank Middlesex, Burlington, Mass.	United States	1,774,125,466
645	Jamahiriya Bank, Tripoli	Libya	1,771,552,397
646	Banque Paribas (Suisse), Geneva (q)	Switzerland	1,768,737,459tu
647	Rhode Island Hospital Trust National Bank, Providence	United States	1,763,561,000
648	Heritage Bank NA, Jamesburg, N.J.	United States	1,759,301,000
649	Basler Kantonalbank, Basle	Switzerland	1,758,757,248
650	Dominion Bank NA, Roanoke, Va.	United States	1,756,469,000
651	Credito Varesino, Varese	Italy	1,755,625,563t
652	First American Bank of Virginia, McLean	United States	1,749,330,000
653	International Commercial Bank of China, Taipei	Taiwan	1,748,171,197u
654	Central National Bank, Cleveland	United States	1,743,052,000
655	United States Trust Co., New York	United States	1,739,236,000
656	Toho Sogo Bank, Ltd., Matsuyama(e)	Japan	1,738,836,715
657	Credit Suisse (Luxembourg)	Luxembourg	1,738,129,730t
658	Societe de Banque Suisse (Luxembourg)	Luxembourg	1,738,129,730t
659	RepublicBank Houston NA	United States	1,731,302,000
660	Whitney National Bank, New Orleans, La.	United States	1,724,486,000
661	Coutts & Co., London	United Kingdom	1,717,859,928t
662	Trinkaus & Burkhardt, Duesseldorf	Germany	1,691,118,945tu
663	Saudi British Bank, Riyadh	Saudi Arabia	1,684,532,045
664	Zions First National Bank, Salt Lake City, Utah	United States	1,682,723,000
665	First National Bank & Trust Co., Oklahoma City	United States	1,681,856,186
666	Old Stone Bank FSB, Providence, R.I.	United States	1,680,178,000
667	Pacific First Federal Savings Bank, Tacoma, Wash.	United States	1,674,915,000
668	Banco Mexicano Somex, Mexico City	Mexico	1,669,365,470
669	Qatar National Bank, Doha	Qatar	1,666,382,025
670	First Interstate Bank of Denver NA	United States	1,655,474,576
671	Boston Safe Deposit & Trust Co.	United States	1,655,459,000
672	Banco de Ponce, P.R.	United States	1,653,753,635
673	Osterreichische Volksbanken, Vienna	Austria	1,650,495,974u
674	Industrial Valley Bank & Trust Co., Philadelphia	United States	1,643,136,192
675	Siam Commercial Bank Ltd., Bangkok	Thailand	1,640,363,972s
676	National Bank of New Zealand, Ltd., Wellington (c)	New Zealand	1,637,634,492st
677	Banque de Neuflize, Schlumberger, Mallet, Paris	France	1,632,622,643
678	Banco de Sabadell	Spain	1,628,575,500
679	Union Trust Co., Stamford, Conn.	United States	1,621,973,000
680	Hokkaido Sogo Bank, Ltd., Sapporo(e)	Japan	1,608,500,905
681	Stadtsparkasse Essen	Germany	1,606,849,593
682	Union National Bank, Pittsburgh	United States	1,606,324,000
683	Koki Sogo Bank, Ltd., Wakayama(e)	Japan	1,604,441,850
684	Banque Intercontinentale Arabe, Paris	France	1,603,019,297
685	Albany Savings Bank FSB, N.Y.	United States	1,598,429,779
686	Merchants National Bank & Trust Co., Indianapolis	United States	1,598,136,000
687	Bank of N.T. Butterfield & Son, Ltd., Hamilton	Bermuda	1,596,181,295s
688	Wilmington Trust Co., Del.	United States	1,594,173,000
689	J. Henry Schroder Bank & Trust Co., New York	United States	1,580,981,000
690	Sparkasse Saarbruecken	Germany	1,578,627,482
691	Sparebanken Oslo Akershus, Oslo	Norway	1,576,329,659
692	First American National Bank, Tenn.	United States	1,575,541,000
693	Schweizer Verband der Raiffeisenkassen, St. Gall	Switzerland	1,575,451,707
694	Northern Bank Ltd., Belfast	United Kingdom	1,573,558,760st
695	Credit Industriel d'Alsace et de Lorraine, Strasbourg	France	1,571,063,259u
696	Mitsui Manufacturers Bank, Los Angeles	United States	1,564,221,000t
697	Caja de Ahorros de Cataluna, Barcelona	Spain	1,556,858,100
698	Deutsche Verkehrs-Kredit Bank, Frankfurt	Germany	1,553,537,858
699	Arlabank International, Manama	Bahrain	1,550,443,514s
700	Stadtsparkasse Nuernberg	Germany	1,548,359,797
701	Banca del Gottardo, Lugano	Switzerland	1,547,637,921s
702	Banco Totta & Acores, Lisbon	Portugal	1,545,541,593u
703	Banco San Geminiano e San Prospero, Modena	Italy	1,542,655,877u
704	Banco Real, Sao Paulo	Brazil	1,542,237,354u
705	Uniao de Bancos Brasileiros, Rio de Janeiro	Brazil	1,538,248,418s
706	New Jersey National Bank, Trenton	United States	1,538,233,000
707	Taiko Sogo Bank, Ltd., Nagaoka(e)	Japan	1,536,897,715
708	Beneficial Savings Bank, Philadelphia	United States	1,535,636,000
709	National Bank of Bahrain, Manama	Bahrain	1,535,476,800
710	Goldome Savings Bank, St. Petersburg, Fla.	United States	1,528,857,432

Banks Ranked After the First 500

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1984 World Rank			12/31/84 Deposits in US Dollars
711	Banque Nationale de Paris 'Intercontinentale'	France	1,523,678,176st
712	Asahi Sogo Bank, Ltd., Kagoshima (e)	Japan	1,522,101,020
713	Yorkshire Bank Plc, Leeds	United Kingdom	1,520,875,216
714	Societe Nanceienne de Credit Industriel et Varin-Bernier, Nancy	France	1,518,149,467
715	Fukushima Sogo Bank, Ltd.(e)	Japan	1,514,068,065
716	Credito Bergamasco, Bergamo	Italy	1,512,182,684s
717	Tokushima Sogo Bank, Ltd.(e)	Japan	1,508,958,765
718	Nordic Bank Plc, London	United Kingdom	1,507,013,620st
719	First National Bank, Jackson, Miss.	United States	1,504,179,210
720	Credit Lyonnais Bank Nederland, Rotterdam	Netherlands	1,500,425,920st
721	Vojvodjanska Banka-Udruzena Banka, Novi Sad	Yugoslavia	1,500,293,592
722	Barclays Bank of New York NA	United States	1,497,218,000t
723	Cassa di Risparmi e Depositi di Prato	Italy	1,496,627,059
724	Bank of the South NA, Atlanta	United States	1,494,319,000
725	Ugo Bank, Ltd., Akita(e)	Japan	1,492,008,865
726	Osterreichische Credit-Institut, Vienna	Austria	1,488,886,175t
727	Deutsche Girozentrale International, Luxembourg	Luxembourg	1,482,826,717t
728	First Security Bank of Idaho NA, Boise	United States	1,482,550,000
729	Frost National Bank, San Antonio, Tex.	United States	1,482,077,000
730	Pierson, Heldring & Pierson, Amsterdam	Netherlands	1,480,346,840t
731	Trustee Savings Bank Scotland, Edinburgh	United Kingdom	1,475,220,552
732	Far West Federal Bank, Portland, Ore.	United States	1,473,547,000
733	Apple Bank For Savings, New York	United States	1,472,099,000
734	S.F.E. Banking Corp., Nassau	Bahamas	1,467,359,000
735	Bankers Trust of South Carolina, Columbia	United States	1,464,820,000
736	First National Bank of Commerce, New Orleans, La.	United States	1,464,613,000
737	Aargauische Kantonalbank, Aarau	Switzerland	1,457,990,400
738	J. Henry Schroder Wagg & Co. Ltd., London	United Kingdom	1,456,890,616s
739	Stadtsparkasse Frankfurt	Germany	1,456,537,754
740	Bank fuer Oberoesterreich und Salzburg, Linz	Austria	1,438,566,840
741	Caisse d'Epargne Ippa, Brussels	Belgium	1,434,382,926u
742	United Bank of Arizona, Phoenix	United States	1,432,263,000
743	Banca Popolare dell'Emilia, Modena	Italy	1,432,117,236
744	Bank of Oklahoma NA, Tulsa	United States	1,431,879,000
745	Kure Sogo Bank, Ltd. (e)	Japan	1,425,202,740
746	Ibaragi Sogo Bank, Ltd., Mito (e)	Japan	1,422,181,765
747	Michigan National Bank, Detroit	United States	1,420,644,000
748	Union Planters National Bank, Memphis	United States	1,419,279,000
749	Stadtsparkasse Duisburg	Germany	1,417,299,699
750	Kumamoto Sogo Bank, Ltd. (e)	Japan	1,414,108,260
751	Banca del Friuli, Udine	Italy	1,409,685,722
752	Bank Rakjat Indonesia, Jakarta	Indonesia	1,407,183,481
753	Union Trust Co., Baltimore	United States	1,406,865,000
754	ANZ Banking Group (New Zealand) Ltd., Wellington (e)	New Zealand	1,405,801,608st
755	Banco del Estado de Chile, Santiago	Chile	1,404,253,206
756	National Community Bank, Rutherford, N.J.	United States	1,403,969,938
757	Shanghai Commercial Bank, Ltd., Hong Kong	Hong Kong	1,403,678,264
758	Standard Chartered Merchant Bank Ltd., London	United Kingdom	1,396,160,156st
759	Long Island Trust Co. NA, Garden City, N.Y.	United States	1,395,661,000t
760	Central Trust Co. NA, Cincinnati	United States	1,395,028,000
761	Berliner Commerzbank, Berlin	Germany	1,394,272,902t
762	Northeastern Bank of Pennsylvania, Wilkes-Barre	United States	1,386,022,000
763	Banque de la Societe Financiere Europeenne, Paris	France	1,384,788,856s
764	Allahabad Bank, Calcutta	India	1,384,135,200
765	Michigan National Bank, Lansing	United States	1,382,470,000
766	Caja de Ahorros de Galicia, Coruna	Spain	1,375,182,000
767	Commerce Union Bank, Nashville, Tenn.	United States	1,374,802,000
768	Cooperative Central Bank Co. Ltd., Basle	Switzerland	1,373,799,418
769	Hibernia National Bank, New Orleans, La.	United States	1,373,112,000
770	International Commercial Bank Plc, London	United Kingdom	1,372,899,542s
771	Key Bank NA, Albany, N.Y.	United States	1,369,268,475
772	Bank of East Asia, Ltd., Hong Kong	Hong Kong	1,360,159,425
773	InterFirst Bank Austin NA, Tex.	United States	1,357,044,000
774	Norwest Bank South Dakota NA, Sioux Falls	United States	1,355,572,000
775	Shokusan Sogo Bank, Ltd., Yamagata (e)	Japan	1,354,524,090
776	Pacific Savings Bank, Costa Mesa, Calif.	United States	1,353,952,468
777	SouthTrust Bank of Alabama NA, Birmingham	United States	1,353,789,000
778	Barclays Merchant Bank Ltd., London	United Kingdom	1,349,008,072st
779	Akbank Turk, Istanbul	Turkey	1,343,941,007
780	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	United States	1,342,421,000
781	Banque Paribas Nederland, Amsterdam(q)	Netherlands	1,342,095,440
782	Kreissparkasse Ludwigsburg	Germany	1,337,944,000
783	Bayerische Volksbanken, Munich	Germany	1,336,443,412
784	L'Europeenne de Banque, Paris	France	1,328,174,700
785	Old National Bank, Spokane, Wash.	United States	1,325,503,000
786	Shonai Bank, Ltd., Tsuruoka (e)	Japan	1,318,588,680
787	Yamagata Sogo Bank, Ltd. (e)	Japan	1,309,647,405
788	Tottori Bank, Ltd. (e)	Japan	1,304,882,780
789	Bank of Baltimore	United States	1,304,086,000
790	Yamaguchi Sogo Bank Ltd., Tokuyama (e)	Japan	1,303,139,130
791	Caja de Ahorros de Alicante y Murcia, Alicante	Spain	1,301,154,390
792	Toledo Trust Co., Ohio	United States	1,298,507,107
793	Fifth Third Bank, Cincinnati	United States	1,297,747,000
794	Norstar Bank of Upstate New York, Albany	United States	1,296,121,000
795	Bank Al-Jazira, Jeddah	Saudi Arabia	1,295,147,570
796	Landessparkasse zu Oldenburg	Germany	1,291,390,880
797	Higo Sogo Bank, Ltd., Kumamoto(e)	Japan	1,291,184,990
798	Sparkasse Bielefeld	Germany	1,290,417,088
799	Uniao de Bancos Portugueses, Oporto	Portugal	1,288,621,195
800	Bank of Credit & Commerce Int'l (Nigeria) Ltd., Kano	Nigeria	1,286,159,525
801	Banco Arabe Espanol, Madrid	Spain	1,286,062,871s
802	Banque Hypothecaire du Canton de Geneve, Geneva	Switzerland	1,285,785,373
803	Credit Industriel de l'Ouest, Nantes	France	1,284,770,805t
804	Colonial Bank, Waterbury, Conn.	United States	1,284,707,000
805	Kreissparkasse Hannover	Germany	1,281,904,240
806	Philippine National Bank, Manila	Philippines	1,280,676,989u
807	Cardinal Federal Savings Bank, Cleveland	United States	1,280,606,530
808	Citibank AG, Frankfurt	Germany	1,280,220,468t
809	Fuso Sogo Bank, Ltd., Tottori (e)	Japan	1,273,614,675
810	Bank of Maharashtra, Poona City	India	1,271,835,600
811	Daito Sogo Bank, Ltd., Koriyama(e)	Japan	1,264,539,585
812	Ionian and Popular Bank of Greece, Athens	Greece	1,261,624,668
813	Imperial Bank, Los Angeles	United States	1,257,180,000
814	First National Bank, Cincinnati	United States	1,256,031,000
815	Citytrust, Bridgeport, Conn.	United States	1,255,539,000
816	UBAF Bank Ltd., London (w)	United Kingdom	1,253,539,735
817	Kreissparkasse Esslingen-Nuertingen, Esslingen	Germany	1,248,260,672
818	Morgan Bank (Delaware), Wilmington	United States	1,245,258,000
819	Germantown Savings Bank, Bala Cynwyd, Pa.	United States	1,244,135,888
820	Liberty National Bank & Trust Co., Louisville, Ky.	United States	1,242,445,000
821	Indonesische Overzeese Bank, Amsterdam (g)	Netherlands	1,240,906,843t
822	Banque Nationale de Paris (Luxembourg)	Luxembourg	1,238,581,054t
823	Discount Bank (Overseas) Ltd., Geneva	Switzerland	1,237,485,787s
824	Banca Popolare di Padova e Treviso, Padua	Italy	1,236,438,775
825	Bank in Liechtenstein, Vaduz	Liechtenstein	1,231,862,618
826	Nagano Sogo Bank, Ltd., Matsumoto(e)	Japan	1,230,939,855
827	Golden State Sanwa Bank, San Francisco	United States	1,230,112,000t
828	First Jersey National Bank, Jersey City, N.J.	United States	1,226,475,000
829	Sparkasse Bochum	Germany	1,225,957,754
830	Banque Cantonale du Valais, Sion	Switzerland	1,218,609,408
831	Banco Fonsecas & Burnay, Lisbon	Portugal	1,217,636,978
832	Security Norstar Bank, Rochester, N.Y.	United States	1,208,919,000
833	Banca Agricola Milanese, Milan	Italy	1,204,666,007
834	Sanyo Sogo Bank, Ltd., Okayama(e)	Japan	1,199,451,559
835	F. van Lanschot, Bankiers, 's-Hertogenbosch	Netherlands	1,197,520,520s
836	County Bank Ltd., London	United Kingdom	1,196,460,000t
837	Tajima Bank, Ltd., Hyogo (e)	Japan	1,194,262,380
838	Sparkasse Krefeld	Germany	1,193,802,812
839	Akita Sogo Bank, Ltd.(e)	Japan	1,193,386,500
840	Yapi ve Kredi Bankasi, Istanbul	Turkey	1,190,441,468
841	Dena Bank, Bombay	India	1,185,621,825
842	Home Federal Bank of Florida FSB, St. Petersburg	United States	1,184,426,000
843	Cassa di Risparmio di Parma	Italy	1,182,122,178s
844	Stadtsparkasse Wuppertal, Wuppertal-Elberfeld	Germany	1,180,811,354
845	Zuger Kantonalbank, Zug	Switzerland	1,180,683,137
846	Southern National Bank, Lumberton, N.C.	United States	1,178,373,522
847	Peoples Westchester Savings Bank, Tarrytown, N.Y.	United States	1,178,300,756
848	Kasyu Sogo Bank, Ltd., Kanazawa(e)	Japan	1,178,062,655
849	Banque de l'Etat de Fribourg	Switzerland	1,173,027,072
850	United Carolina Bank, Whiteville, N.C.	United States	1,169,548,000
851	East New York Savings Bank, New York	United States	1,168,847,294
852	Union Bank of Finland International, Luxembourg	Luxembourg	1,165,744,196t
853	Mutual Bank FSB, Boston	United States	1,165,237,682
854	Horizon Bank NA, Morristown, N.J.	United States	1,160,748,252
855	Citizens First National Bank, Ridgewood, N.J.	United States	1,158,897,000
856	Sparkasse Bonn	Germany	1,157,095,104
857	Chemical Bank (Delaware), Wilmington	United States	1,156,965,000
858	First Fidelity Bank NA/North Jersey, Totowa, N.J.	United States	1,156,571,000
859	National State Bank, Elizabeth, N.J.	United States	1,154,492,000
860	Caja de Ahorros Vizcaina, Bilbao	Spain	1,150,505,100
861	Sundsvallsbanken, Sundsvall	Sweden	1,149,734,592
862	Provident Savings Bank, Jersey City, N.J.	United States	1,148,212,434
863	First National Bank, Akron, Ohio	United States	1,148,072,000
864	European Brazilian Bank, Ltd., London	United Kingdom	1,142,648,200
865	Kantonalbank Schwyz	Switzerland	1,142,533,632
866	Commercial Bank of Ethiopia, Addis Ababa	Ethiopia	1,140,612,956s
867	Credit Bank, Athens	Greece	1,140,317,381
868	Cassa di Risparmio di Venezia, Venice	Italy	1,139,657,724
869	Manufacturers Hanover Bank (Delaware), Wilmington	United States	1,138,825,000
870	Sunwest Bank of Albuquerque, N.M.	United States	1,138,387,029
871	Banca Agricola Mantovana, Mantova	Italy	1,137,943,807u
872	Landesbank Rheinland-Pfalz und Saar Intl, Luxembourg	Luxembourg	1,136,676,016t
873	Onondaga Savings Bank, Syracuse, N.Y.	United States	1,136,239,196
874	Co-operative Bank Plc., Manchester	United Kingdom	1,135,701,796s
875	Syracuse Savings Bank, N.Y.	United States	1,135,093,497
876	Handelsbank N.W./Zurich	Switzerland	1,134,733,056st
877	M & I Marshall & Ilsley Bank, Milwaukee, Wis.	United States	1,134,426,000
878	Shinko Sogo Bank, Ltd., Sendai(e)	Japan	1,134,370,030
879	Banco Mercantil de Sao Paulo	Brazil	1,133,667,737s
880	Marine Bank NA, Milwaukee, Wis.	United States	1,130,183,000
881	First Virginia Bank, Falls Church	United States	1,127,852,000
882	Caja de Ahorros y Monte de Piedad Municipal de Bilbao	Spain	1,124,450,400
883	Puget Sound National Bank, Tacoma, Wash.	United States	1,123,286,131
884	Banque Paribas (Luxembourg)	Luxembourg	1,120,518,269t
885	Kokumin Sogo Bank, Ltd., Tokyo(e)	Japan	1,115,510,225
886	Boston Five Cents Savings Bank FSB	United States	1,110,310,000
887	Stadtsparkasse Muenster (Westf)	Germany	1,109,894,811
888	Credit Chimique, Paris	France	1,105,072,168s
889	Bank of Helsinki, Ltd.	Finland	1,103,327,757
890	Solothurner Kantonalbank, Solothurn	Switzerland	1,101,611,136
891	African Continental Bank Ltd., Lagos (c)	Nigeria	1,093,843,680
892	Independence Savings Bank, Brooklyn, New York	United States	1,087,467,896
893	Jamaica Savings Bank FSB, Lynbrook, N.Y.	United States	1,085,056,286
894	Bank One Dayton NA, Ohio	United States	1,077,502,000
895	First Fidelity Bank NA, Burlington Twp., N.J.	United States	1,076,489,000
896	InterFirst Bank Fort Worth NA, Tex.	United States	1,074,880,000
897	Barnett Bank of Central Florida NA, Winter Park	United States	1,071,801,000
898	Caja de Ahorros Provincial de Guipuzcoa, San Sebastian	Spain	1,071,292,200
899	Banco de Venezuela, Caracas	Venezuela	1,069,216,338u
900	Societe Marseillaise de Credit, Marseille	France	1,065,032,086
901	Central Bank, San Francisco, Calif.	United States	1,061,929,000
902	Stopanska Banka-Zdruzena Banka, Skopje	Yugoslavia	1,061,208,000
903	Chubu Sogo Bank, Ltd., Shizuoka(e)	Japan	1,060,593,360
904	Caisse d'Epargne de la Republique et Canton de Geneva	Switzerland	1,058,163,456
905	National Bank of Commerce, Dar-es-Salaam(c)	Tanzania	1,057,357,976
906	Exchange National Bank, Chicago	United States	1,055,219,000
907	United Overseas Bank, Geneva	Switzerland	1,054,521,228
908	Credito Emiliano Reggio Emilia	Italy	1,053,050,256
909	Colorado National Bank, Denver	United States	1,050,479,000
910	Bank of the West, San Francisco	United States	1,049,857,200t
911	Dai-Ichi Kangyo Bank Nederland, Amsterdam	Netherlands	1,048,895,525t
912	National Bank of Washington, D.C.	United States	1,048,171,000
913	First National Bank, Allentown, Pa.	United States	1,046,832,000
914	Commonwealth National Bank, Harrisburg, Pa.	United States	1,044,482,000
915	Banco Zaragozano	Spain	1,044,359,700u
916	BHF-Bank International, Luxembourg	Luxembourg	1,040,852,829t
917	Baring Brothers & Co., Ltd., London	United Kingdom	1,037,808,280s
918	Commerce Bank of Kansas City NA, Mo.	United States	1,037,509,000
919	United Missouri Bank of Kansas City NA	United States	1,033,932,000
920	Union Bank of Norway Ltd., Oslo	Norway	1,032,891,997u

Banks Ranked After the First 500

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1984 World Rank			12/31/84 Deposits in US Dollars
921	Banco de Bogota	Colombia	1,029,417,000s
922	Banco Nacional, Belo Horizonte	Brazil	1,027,848,519s
923	Norwest Bank Des Moines NA, Iowa	United States	1,025,230,000
924	First National Bank & Trust Co., Tulsa, Okla.	United States	1,024,357,000
925	Fourth National Bank & Trust Co., Wichita, Kan.	United States	1,023,669,000
926	Banca Centro-Sud, Naples	Italy	1,023,295,645t
927	First Bank of South Dakota NA, Sioux Falls	United States	1,016,025,000
928	InterFirst Bank Houston NA	United States	1,015,940,000
929	First Eastern Bank NA, Wilkes-Barre, Pa.	United States	1,012,300,000
930	Louisiana National Bank, Baton Rouge, La.	United States	1,009,818,000
931	Bank One of Eastern Ohio, Youngstown	United States	1,009,434,000
932	Neworld Bank for Savings, Boston	United States	1,009,321,506
933	Banco Safra, Sao Paulo	Brazil	1,005,385,504
934	Stadtsparkasse Augsburg	Germany	1,001,339,220
935	Credit General S.A. de Banque, Brussels	Belgium	1,000,951,489t
936	Bank of Ayudhya, Ltd., Bangkok	Thailand	999,379,959
937	Kreissparkasse Boeblingen	Germany	999,274,953
938	National Bank of Georgia, Atlanta	United States	995,370,000
939	LaSalle National Bank, Chicago	United States	995,340,000
940	Svenska Handelsbanken, Luxembourg	Luxembourg	994,288,850
941	National Bank of Commerce, San Antonio, Tex.	United States	991,769,735
942	Banca dello Stato del Cantone Ticino, Bellinzona	Switzerland	991,057,152
943	Banque Marocaine du Commerce Exterieur, Casablanca	Morocco	986,472,182
944	Stadtsparkasse Aachen	Germany	983,714,125
945	F & M Marquette National Bank, Minneapolis	United States	983,234,000
946	Bank of Delaware, Wilmington	United States	980,384,000
947	Banco Intercontinental Espanol, Madrid	Spain	980,379,995
948	Al Saudi Banque, Paris	France	979,100,490
949	Danske Bank International, Luxembourg	Luxembourg	978,312,530t
950	Commercial National Bank, Shreveport, La.	United States	976,496,874
951	Sal. Oppenheim jr. & Cie., Cologne	Germany	976,352,410s
952	Central Bank of Denver	United States	976,206,000
953	Valley National Bank, Passaic, N.J.	United States	971,851,628
954	Bank One Cleveland NA	United States	971,789,000
955	First National Bank, Toms River, N.J.	United States	967,123,000
956	Citizens Commercial & Savings Bank, Flint, Mich.	United States	965,918,932
957	Valley Bank of Nevada, Las Vegas	United States	957,990,353
958	Cassa di Risparmio di Piacenza	Italy	956,187,732
959	Horizon Federal Savings Bank, Wilmette, Ill.	United States	953,330,088
960	Kyoto Sogo Bank, Ltd.(e)	Japan	952,049,120
961	Connecticut Savings Bank, New Haven	United States	950,577,494
962	Banco de Santander-Puerto Rico, Hato Rey	United States	948,514,161t
963	Amalgamated Bank, New York	United States	948,357,038
964	Liechtensteinische Landesbank, Vaduz	Liechtenstein	948,076,323
965	First Federal Bank of Connecticut, New Haven	United States	946,718,677
966	New Haven Savings Bank, Conn.	United States	944,563,044
967	Banco de la Provincia de Buenos Aires	Argentina	944,308,182
968	Texas Commerce Bank-Austin NA	United States	943,829,972
969	Banco di Roma per la Svizzera, Lugano	Switzerland	940,566,378
970	Caisse d'Epargne de Toulon	France	939,439,415
971	Key Bank of Central New York, Syracuse	United States	935,532,000
972	Boatmen's First National Bank, Kansas City, Mo.	United States	933,567,000
973	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	United States	932,295,000
974	Barnett Bank of Jacksonville NA, Fla.	United States	931,186,000
975	Citizens Savings Bank, Providence, R.I.	United States	927,796,254
976	Citizens Bank & Trust Co., Riverdale, Md.	United States	925,833,482
977	Shizuoka Sogo Bank, Ltd., Numazu (e)	Japan	922,626,040
978	Banco Union, Caracas	Venezuela	920,294,169
979	Trust Company of New Jersey, Jersey City	United States	919,502,000
980	Wakayama Sogo Bank, Ltd. (e)	Japan	919,098,190
981	Deutsche Laenderbank, Frankfurt	Germany	919,090,313t
982	Chung Khiaw Bank Ltd., Singapore	Singapore	918,781,434t
983	Banco de Madrid	Spain	918,475,200
984	Ridgewood Savings Bank, Queens, New York	United States	915,721,031
985	First National Bank, Shreveport, La.	United States	910,646,000
986	Norstar Bank of Long Island, Hempstead, N.Y.	United States	910,097,733
987	Tohuku Bank, Ltd., Morioka(e)	Japan	903,981,150
988	Skanska Banken, Malmo	Sweden	902,303,827
989	Banco de Andalucia, Jerez de la Frontera	Spain	900,793,800
990	Society Bank of Eastern Ohio NA, Canton	United States	899,847,000
991	First City Bank of Dallas	United Statees	897,218,000
992	Hamburg Savings Bank, Brooklyn, New York	United States	896,568,000
993	UBAF Arab American Bank, New York (w)	United States	894,737,000t
994	First American Bank NA, Washington, D.C.	United States	892,886,000
995	Southern Bank & Trust Co., Greenville, S.C.	United States	891,556,000
996	Third National Bank & Trust Co., Dayton, Ohio	United States	889,981,776
997	Pan American Bank NA, Miami	United States	884,877,000
998	Banca Popolare di Sondrio	Italy	884,857,181
999	Banque Louis-Dreyfus, Paris	France	884,648,359
1000	National Bank of Commerce, Memphis	United States	883,189,000

For footnotes see listing of the Top 500 World Banks.

The Top 500: Largest Deposit Gainers

	(Dollar Amounts in Millions)	Deposits 12/31/84	Deposits 12/31/83	Percent Increase	World Rank	Reason for Increase
1	Fidelity Bank NA, Malvern, Pa., U.S.	4,720.6	785.4	501.1	275	Merged with Fidelity Bank, Philadelphia.
2	MBank Houston NA, U.S.	3,046.7	861.0	253.8	418	Merged Bank of the Southwest NA.
3	First Fidelity Bank NA, Newark, N.J., U.S.	5,735.5	1,857.3	208.8	228	Merged four banks in 1984.
4	National Bank of Dubai Ltd., U.A.E.	3,910.3	1,579.9	147.5	339	Increased dep. from major customers.
5	First Tennessee Bank NA, Memphis, U.S.	3,648.9	1,573.7	131.9	359	Acquired fifteen banks in 1984.
6	Banco Exterior de Espana, Madrid, Spain	13,313.0	6,151.1	116.4	112	1984 figures are consolidated.
7	South Carolina National Bank, Columbia, U.S.	2,969.9	1,625.3	82.7	435	Aquired First National Bank, Columbia.
8	First Commercial Bank, Taipei, Taiwan	5,901.6	3,384.1	74.4	222	A 160% rise in central bank deposits.
9	NCNB National Bank of Florida, Tampa, U.S.	3,848.8	2,213.1	73.9	345	Acquired 12 Florida banks in 1984.
10	National Bank of Egypt, Cairo	6,158.3	3,637.2	69.3	215	Bank did not give a reason for gain.

The Top 500: Largest Deposit Losers

	(Dollar Amounts in Millions)	Deposits 12/31/84	Deposits 12/31/83	Percent Decrease	World Rank	Reason for Decrease
1	Continental Illinois NB&T Co., Chicago, U.S.	15,598.6	30,082.2	48.1	99	Energy related loan losses.
2	Morgan Grenfell & Co., Ltd., London, U.K.	2,569.2	3,747.6	31.4	486	1984 firgures are unconsolidated.
3	BancOhio National Bank, Columbus, U.S.	3,492.1	4,763.4	26.7	375	Sale of branches related to merger.
4	Banco do Brasil, Brasilia	18,618.3	25,404.5	26.7	86	New Cruziero fell 69.0%
5	First City National Bank, Houston, U.S	6,060.9	7,974.1	24.0	218	Drop in demand dep as a funding source.
6	State Bank of India, Bombay	15,987.1	20,506.9	22.0	97	1984 figures are unconsolidated.
7	DG-Deutsche Kommunalbank, Frankfurt,Germany	9,482.5	11,830.2	19.8	141	1984 figures are unconsolidated.
8	Commerzbank International, Luxembourg	4,252.5	5,301.2	19.8	311	28% drop in demand deposits due banks.
9	Volkas, Ltd.,Pretoria, South Africa	2,967.3	3,673.9	19.2	436	Rand fell 38.9%.
10	Standard Bank of South Africa Ltd., Johannesburg	4,269.8	5,275.7	19.1	308	Rand fell 38.9%.

385 Largest Banks Outside U.S.

LISTED GEOGRAPHICALLY BY ORDER OF SIZE WITHIN NATIONS

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1984 World Rank		12/31/84 Deposits in US Dollars
	Argentina — 1 Bank	
449	Banco de la Nacion Argentina, Buenos Aires	2,876,153,099
	Australia — 11 Banks	
71	Australia & New Zealand Banking Group, Ltd., Melbourne (e)	23,632,351,790s
75	Westpac Banking Corp., Sydney(e)	22,480,540,040s
80	Commonwealth Banking Corp., Sydney (f)	19,265,760,880s
93	National Australia Bank Ltd, Melbourne (e)	16,859,503,650s
137	Commonwealth Savings Bank of Australia, Sydney (f)	9,847,078,176t
157	Commonwealth Bank of Australia, Sydney (f)	8,051,930,616t
246	Westpac Savings Bank Ltd., Sydney(e)	5,322,790,000s
249	State Bank of Victoria, Melbourne(f)	5,193,523,188
348	National Australia Savings Bank Ltd., Melbourne(c,e)	3,784,800,000t
409	State Bank of New South Wales, Sydney(f)	3,110,235,373
415	Australia & New Zealand Savings Bank, Ltd., Melbourne(e)	3,084,110,680t
	Austria — 7 Banks	
123	Creditanstalt-Bankverein, Vienna	11,323,237,320
144	Oesterreichische Laenderbank, Vienna	9,168,322,800s
151	Girozentrale und Bank der Osterreichischen Sparkassen, Vienna	8,438,388,000u
192	Zentralsparkasse und Kommerzialbank, Wien, Vienna	6,863,851,014u
210	Bank fuer Arbeit und Wirtschaft, Vienna	6,331,173,329u
232	Genossenschaftliche Zentralbank, Vienna	5,546,889,760u
288	Erste Oesterreichische Spar-Casse, Vienna	4,555,319,280u
	Bahrain — 2 Banks	
142	Arab Banking Corp., Manama	9,312,000,000s
202	Gulf International Bank B.S.C., Manama	6,509,548,320
	Belgium — 8 Banks	
68	Societe Generale de Banque, Brussels	25,131,922,400s
81	Banque Bruxelles Lambert, Brussels (e)	19,001,196,282s
91	Kredietbank International Group, Brussels	17,486,928,000s
111	Caisse Generale d'Epargne et de Retraite, Brussels	13,473,070,800s
214	Societe Nationale de Credit a l'Industrie, Brussels	6,208,798,390
340	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	3,907,287,427
378	C.O.B.-Caisse d'Epargne Privee, Brussels	3,423,036,868
466	Banque Paribas Belgique, Brussels (q)	2,723,507,620s
	Bermuda — 1 Bank	
494	Bank of Bermuda, Ltd., Hamilton(c,f)	2,513,322,685s
	Brazil — 3 Banks	
86	Banco do Brasil, Brasilia	18,618,347,078s
309	Banco Brasileiro de Descontos, Osasco	4,267,366,908s
470	Banco Itau, Sao Paulo	2,677,537,397
	Canada — 9 Banks	
21	Royal Bank of Canada, Montreal	58,967,142,200s
28	Bank of Montreal	50,670,251,840s
33	Canadian Imperial Bank of Commerce, Toronto	45,090,906,400s
40	Bank of Nova Scotia, Toronto	39,889,677,680s
53	Toronto Dominion Bank	30,908,898,280s
118	National Bank of Canada, Montreal	12,577,790,240s
342	Montreal City & District Savings Bank	3,902,398,600
369	Continental Bank of Canada, Toronto	3,526,318,680
390	Mercantile Bank of Canada, Montreal	3,317,212,280s
	Cayman Islands — 1 Bank	
252	Bank of Credit & Comm Int'l (Overseas) Ltd., Georgetown	5,137,068,132
	Denmark — 4 Banks	
165	Danske Bank, Copenhagen	7,702,076,800s
182	Copenhagen Handelsbank	7,027,319,200s
273	Privatbanken, Copenhagen	4,778,265,360s
384	Sparekassen SDS, Copenhagen	3,358,789,074s
	Egypt — 3 Banks	
215	National Bank of Egypt, Cairo(f)	6,158,250,000u
344	Arab African International Bank, Cairo	3,881,512,000s
453	Bank of Alexandria (f)	2,828,716,870u
	Finland — 3 Banks	
166	Kansallis-Osake Pankki, Helsinki	7,667,545,545s
191	Union Bank of Finland, Ltd., Helsinki	6,887,738,340s
296	Postipankki, Helsinki	4,483,159,100s
	France — 19 Banks	
6	Credit Agricole Mutuel, Paris	84,827,843,900s
7	Banque Nationale de Paris	82,831,989,828s
10	Credit Lyonnais, Paris	77,524,868,993s
11	Societe Generale, Paris	75,821,854,015s
75	Banque Paribas, Paris	22,109,914,904u
90	Banque Indosuez, Paris	17,748,323,357s
96	Groupe Des Banques Populaires, Paris	16,162,554,000s
106	Credit Commercial de France, Paris	14,461,564,414s
143	Credit Industriel et Commercial, Paris (h)	9,210,313,148s
170	Credit du Nord, Lille	7,410,232,000s
185	Banque Francaise du Commerce Exterieur, Paris	6,993,751,809
234	Caisse Centrale des Banques Populaires, Paris	5,506,758,505t
262	Union de Banques Arabes et Francaises, Neuilly (w)	4,915,391,750
283	Societe Generale Alsacienne de Banque, Strasbourg	4,593,797,220s
284	Caisse d'Epargne de Paris	4,579,674,065
301	Banque Worms, Paris	4,404,704,772u
336	Banque Commerciale pour l'Europe du Nord, Paris	3,923,308,038t
358	Societe Lyonnaise de Banque, Lyons	3,661,646,872u
500	Banque Regionale d'Escompte et de Depots, Vincennes	2,465,900,786
	Germany — 39 Banks	
16	Deutsche Bank, Frankfurt	67,310,193,988s
26	Dresdner Bank, Frankfurt	51,960,512,000s
36	Westdeutsche Landesbank Girozentrale, Duesseldorf	41,562,731,457s
42	Bayerische Vereinsbank, Munich	36,938,896,788s
44	Commerzbank, Duesseldorf	36,556,330,875s
51	Bayerische Hypotheken-und Wechsel-Bank, Munich	31,852,484,000s
55	Bayerische Landesbank Girozentrale, Munich	30,771,925,154
72	Norddeutsche Landesbank Girozentrale, Hannover	23,369,427,976s
83	Bank fuer Gemeinwirtschaft, Frankfurt	18,729,384,131s
87	Hessische Landesbank-Girozentrale, Frankfurt	18,120,691,241s
103	Deutsche Genossenschaftsbank, Frankfurt	14,804,116,320s
131	Landesbank Rheinland-Pfalz Girozentrale, Mainz	10,296,166,064s
140	Hamburgische Landesbank-Girozentrale, Hamburg	9,603,374,959
141	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	9,482,486,905u
148	Wuerttembergische Kommunale Landesbank-Girozentrale, Stuttgart	8,931,671,798
155	Landesbank Schleswig-Holstein Girozentrale, Kiel	8,094,180,910s
168	Berliner Bank, Berlin	7,415,919,800s
175	Badische Kommunale Landesbank-Girozentrale, Mannheim	7,284,751,408u
204	Hamburger Sparkasse, Hamburg	6,463,489,364
213	Bremer Landesbank Kreditanstalt Oldenburg, Bremen	6,243,143,112t
220	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	5,924,684,000
221	Westfalenbank, Bochum	5,918,708,073st
256	Bayerische Raiffeisen-Zentralbank, Munich	5,070,852,000
272	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	4,784,129,002
290	Berliner Handels und-Frankfurter Bank, Frankfurt	4,551,463,830s
303	Vereins-und Westbank, Hamburg	4,375,943,253s
316	Sparkasse der Stadt Berlin West, Berlin	4,197,239,204
320	Landesgirokasse, Stuttgart	4,160,546,563
327	Norddeutsche Genossenschaftsbank, Hannover	4,071,565,200u
357	Genossenschaftliche Zentralbank, Stuttgart	3,667,527,600
402	Stadtsparkasse Koeln, Cologne	3,166,541,200
411	Nassauische Sparkasse Wiesbaden, Wiesbaden	3,097,926,493
448	Baden-Wuerttembergische Bank, Stuttgart	2,882,391,364s
458	Bank fuer Handel und Industrie, Berlin	2,782,162,995tu
471	Kreissparkasse Koeln, Cologne	2,671,310,740
473	European Asian Bank, Hamburg	2,639,232,000t
479	Sparkasse in Bremen	2,596,512,485u
487	Stadtsparkasse Munchen, Munich	2,565,302,363
488	Landesbank Saar-Girozentrale, Saarbrucken	2,563,765,828u
	Greece — 2 Banks	
120	National Bank of Greece, Athens	12,296,177,400s
455	Commercial Bank of Greece, Athens	2,809,971,613u
	Hong Kong — 2 Banks	
27	Hongkong and Shanghai Banking Corp., Hong Kong	51,705,835,200s
196	Hang Seng Bank Ltd., Hong Kong	6,727,174,740st
	India — 9 Banks	
97	State Bank of India, Bombay	15,987,089,432u
265	Bank of India, Bombay	4,889,722,528
287	Bank of Baroda, Bombay	4,556,880,965u
313	Central Bank of India, Bombay	4,222,400,000
321	Punjab National Bank, New Delhi	4,159,220,027
373	Canara Bank, Bangalore	3,511,494,000
439	Syndicate Bank, Manipal	2,943,961,416
475	Indian Overseas Bank, Madras	2,622,092,780
497	United Commercial Bank, Calcutta	2,481,443,261
	Indonesia — 3 Banks	
211	Bank Negara Indonesia 1946, Jakarta	6,285,890,157
417	Bank Dagang Negara, Jakarta	3,067,373,498
499	Bank Bumi Daya, Jakarta	2,470,431,236
	Iran — 2 Banks	
78	Bank Melli Iran, Tehran	19,940,861,877
121	Bank Saderat Iran, Tehran(c)	12,156,360,000s
	Iraq — 1 Bank	
65	Rafidain Bank, Baghdad	26,861,736,256
	Ireland — 2 Banks	
186	Allied Irish Banks Ltd., Dublin	6,993,240,000s
225	Bank of Ireland, Dublin	5,842,446,000s
	Israel — 4 Banks	
84	Bank Leumi le-Israel, Tel-Aviv	18,721,533,900s
104	Bank Hapoalim, Tel-Aviv	14,790,493,000s
132	Israel Discount Bank, Ltd., Tel-Aviv	10,209,843,221s
300	United Mizrahi Bank Ltd., Tel-Aviv	4,411,228,000s
	Italy — 26 Banks	
41	Banca Nazionale del Lavoro, Rome	39,837,910,480s
50	Banca Commerciale Italiana, Milan	32,297,110,800s
61	Istituto Bancario San Paolo di Torino, Turin	28,104,443,100s
64	Credito Italiano, Milan	27,346,940,407s
67	Monte dei Paschi di Siena	25,178,287,080s
69	Banco di Roma, Rome	24,493,515,870s
70	Cassa di Risparmio delle Provincie Lombarde, Milan	24,088,779,903s
85	Banco di Napoli, Naples	18,651,803,496u
119	Banco di Sicilia, Palermo	12,354,691,200
128	Banca Nazionale dell'Agricoltura, Rome	10,828,021,092
154	Banco di Santo Spirito, Rome	8,192,715,696s
171	Banca Popolare di Novara	7,381,214,477u
207	Banca Popolare di Milano, Milan	6,449,727,968s
240	Cassa di Risparmio di Torino, Turin	5,458,393,636u
258	Credito Romagnolo, Bologna	4,934,427,947u
274	Banca Toscana, Florence	4,766,168,175t
346	Istituto Bancario Italiano, Milan	3,798,472,469t
382	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	3,404,641,565
419	Banca Provinciale Lombarda, Bergamo	3,044,106,697t
421	Banca Cattolica del Veneto, Vicenza	3,035,240,750
442	Banco Lariano, Como	2,921,293,319t
456	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	2,807,396,878
457	Cassa di Risparmio di Firenze, Florence	2,805,665,037
460	Banca Popolare di Bergamo	2,771,343,268u
463	Nuovo Banco Ambrosiano, Milan(c)	2,749,268,640
490	Cassa di Risparmio di Genova e Imperia, Genoa	2,554,578,090
	Japan — 95 Banks	
1	Dai-Ichi Kangyo Bank Ltd., Tokyo (e)	95,096,963,845s
2	Fuji Bank, Ltd., Tokyo (e)	90,304,209,310s
3	Sumitomo Bank Ltd., Osaka(e)	89,873,361,505s
5	Mitsubishi Bank Ltd., Tokyo(e)	87,324,124,930s

385 Largest Banks Outside U.S.

LISTED GEOGRAPHICALLY BY ORDER OF SIZE WITHIN NATIONS

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1984 World Rank		12/31/84 Deposits in US Dollars
8	Sanwa Bank Ltd., Osaka (e)	80,928,359,960s
13	Norinchukin Bank, Tokyo(e)	73,311,156,000
15	Industrial Bank of Japan, Ltd., Tokyo(e)	71,222,389,005s
18	Tokai Bank Ltd., Nagoya(e)	65,038,461,290s
19	Mitsui Bank, Ltd., Tokyo (e)	60,037,437,900s
22	Long-Term Credit Bank of Japan Ltd., Tokyo (e)	57,603,874,255u
23	Mitsubishi Trust & Banking Corp., Tokyo(e)	56,409,319,915u
24	Bank of Tokyo, Ltd.(e)	52,573,030,395s
25	Sumitomo Trust & Banking Co., Ltd., Osaka(e)	52,055,661,055u
29	Taiyo Kobe Bank, Ltd., Kobe(e)	48,120,766,100u
31	Mitsui Trust & Banking Co., Ltd., Tokyo(e)	46,481,199,840u
34	Daiwa Bank, Ltd., Osaka(e)	44,860,497,440u
38	Yasuda Trust & Banking Co. Ltd., Tokyo (e)	40,465,641,532
48	Nippon Credit Bank, Ltd., Tokyo(e)	35,057,903,945
49	Shoko Chukin Bank, Tokyo (e)	33,257,082,703
52	Toyo Trust & Banking Co. Ltd., Tokyo (e)	31,515,338,350
56	Kyowa Bank, Ltd., Tokyo(e)	30,088,136,495u
58	Saitama Bank Ltd., Urawa (e)	29,457,336,640s
73	Bank of Yokohama, Ltd. (e)	23,321,294,420s
74	Hokkaido Takushoku Bank, Ltd., Sapporo (e)	23,052,123,520u
76	Zenshinren Bank, Tokyo (e)	21,452,543,615
82	Chuo Trust & Banking Co., Ltd., Tokyo(e)	18,874,017,775u
105	Hokuriku Bank Ltd., Toyama (e)	14,618,522,355
107	Chiba Bank, Ltd. (e)	14,155,494,070
109	Joyo Bank, Ltd., Mito(e)	13,530,772,660
115	Shizuoka Bank Ltd. (e)	13,065,059,965
122	Ashikaga Bank, Ltd., Utsunomiya(e)	11,682,280,635
125	Bank of Fukuoka, Ltd.(e)	10,990,708,495
133	Bank of Hiroshima, Ltd.(e)	10,125,931,085
136	Hachijuni Bank, Ltd., Nagano (e)	10,015,095,770
145	Gunma Bank, Ltd., Maebashi (e)	9,108,588,355
158	Nishi-Nippon Sogo Bank, Ltd., Fukuoka(e)	7,976,197,165
162	Yamaguchi Bank, Ltd., Shimonoseki(e)	7,814,463,490
163	Nippon Trust & Banking Co., Ltd., Tokyo(e)	7,801,564,535u
172	Chugoku Bank, Ltd., Okayama(e)	7,356,370,140
176	Juroku Bank, Ltd., Gifu(e)	7,196,789,670
177	Hokkaido Bank, Ltd., Sapporo (e)	7,124,318,710
179	Bank of Kyoto, Ltd.(e)	7,100,576,685
180	Shichijushichi Bank, Ltd., Sendai(e)	7,065,480,660
181	Iyo Bank, Ltd., Matsuyama(e)	7,064,077,630
184	Daishi Bank, Ltd., Niigata (e)	7,010,425,925
187	Hyakujushi Bank, Ltd., Takamatsu (e)	6,989,234,495
195	Nanto Bank, Ltd., Nara (e)	6,745,184,320
200	Shiga Bank, Ltd., Otsu (e)	6,591,710,680
223	Tokyo Sogo Bank, Ltd.(e)	5,896,221,410
226	Hyogo Sogo Bank, Ltd., Kobe(e)	5,842,306,130
230	Hyakugo Bank, Ltd., Tsu(e)	5,599,829,295
231	Suruga Bank, Ltd., Numazu(e)	5,588,686,155
236	Kiyo Bank, Ltd., Wakayama(e)	5,497,193,190
244	Hokkoku Bank, Ltd., Kanazawa (e)	5,327,442,780
245	Kinki Sogo Bank, Ltd., Osaka (e)	5,323,963,590
255	Higo Bank, Ltd., Kumamoto(e)	5,089,077,715
260	Nagoya Sogo Bank, Ltd. (e)	4,920,624,905
261	Fukuoka Sogo Bank, Ltd.(e)	4,918,589,295
264	Ogaki-Kyoritsu Bank, Ltd., Ogaki (e)	4,910,734,760
279	Heiwa Sogo Bank, Ltd., Tokyo (e)	4,679,534,880
280	Kofuku Sogo Bank, Ltd., Osaka(e)	4,635,684,110
285	Fukui Bank, Ltd. (e)	4,566,736,945
289	Shikoku Bank, Ltd., Kochi(e)	4,554,985,555
294	Kagoshima Bank, Ltd. (e)	4,504,018,260
299	Toho Bank, Ltd., Fukushima (e)	4,427,605,840
307	Awa Bank, Ltd., Tokushima(e)	4,290,660,380
310	Tokyo Tomin Bank, Ltd. (e)	4,261,557,645
312	Chuo Sogo Bank, Ltd., Nagoya (e)	4,232,179,170
329	Oita Bank, Ltd.(e)	4,057,603,310
331	San-in Godo Bank, Ltd., Matsue (e)	4,029,859,000
335	Fukutoku Sogo Bank, Ltd., Osaka(e)	3,950,303,955
347	Eighteenth Bank, Ltd., Nagasaki(e)	3,790,662,660
352	Musashino Bank, Ltd., Omiya(e)	3,734,204,895
354	Hiroshima Sogo Bank, Ltd.(e)	3,716,383,170
355	Akita Bank, Ltd. (e)	3,688,115,765
356	Hokuetsu Bank, Ltd., Nagaoka (e)	3,675,127,600
360	Yamanashi Chuo Bank, Ltd., Kofu(e)	3,632,452,780
362	Iwate Bank, Ltd., Morioka(e)	3,609,574,470
367	Bank of Osaka, Ltd.(e)	3,545,764,990
368	Shinwa Bank, Ltd., Sasebo(e)	3,534,285,285
370	Aomori Bank, Ltd.(e)	3,525,619,750
374	Hokuyo Sogo Bank, Ltd., Sapporo(e)	3,504,481,035
379	Chukyo Sogo Bank, Ltd., Nagoya (e)	3,416,382,105
380	Chiba Sogo Bank, Ltd.(e)	3,415,092,615
383	Taisei Sogo Bank, Ltd., Maebashi (e)	3,364,044,220
387	Dai-San Sogo Bank, Ltd., Matsuzaka (e)	3,329,252,320
406	Ehime Sogo Bank, Ltd., Matsuyama (e)	3,149,461,730
410	Michinoku Bank, Ltd., Hirosaki (e)	3,098,101,100
412	Chiba Kogyo Bank, Ltd. (e)	3,097,582,060
422	Bank of the Ryukyus, Ltd., Naha(e)	3,027,438,670
423	Yamagata Bank, Ltd.(e)	3,025,804,505
432	Miyazaki Bank, Ltd.(e)	2,973,401,740
443	Bank of Saga, Ltd. (e)	2,917,094,010
469	Tokiwa Sogo Bank, Ltd., Tokyo(e)	2,690,796,625
491	Senshu Bank, Ltd., Kishiwada (e)	2,541,227,950
	Jordan — 1 Bank	
135	Arab Bank Ltd., Amman	10,058,659,781s
	Korea — 6 Banks	
134	Bank of Seoul	10,110,587,764
281	Korea Exchange Bank, Seoul	4,623,188,400u
317	Korea First Bank, Seoul	4,179,896,306s
324	Hanil Bank Ltd., Seoul	4,100,942,632s
333	Commercial Bank of Korea Ltd., Seoul	4,008,271,654s
364	Cho-Heung Bank Ltd., Seoul	3,573,635,173u
	Kuwait — 6 Banks	
160	National Bank of Kuwait	7,939,820,263u
229	Gulf Bank, Kuwait	5,605,581,299
235	Commercial Bank of Kuwait	5,500,340,460
282	Alahli Bank of Kuwait	4,600,676,317
468	Bank of Kuwait and the Middle East	2,695,470,993
483	Burgan Bank, Kuwait	2,582,119,297

1984 World Rank		12/31/84 Deposits in US Dollars
	Libya — 1 Bank	
489	National Commercial Bank, Tripoli	2,558,459,954
	Luxembourg — 11 Banks	
150	Deutsche Bank Compagnie Financiere Luxembourg	8,649,665,911t
197	Compagnie Luxembourgeoise de la Dresdner Banque(c)	6,699,268,500t
277	Bank of Credit & Commerce International, Luxembourg	4,694,965,357
311	Commerzbank International, Luxembourg	4,252,493,180t
365	Banque Internationale a Luxembourg	3,555,695,667s
372	Union Bank of Switzerland (Luxembourg)	3,517,181,297t
392	BFG Luxembourg	3,256,033,958st
393	Banque Generale du Luxembourg	3,231,318,072s
400	Kredietbank S.A. Luxembourgeoise, Luxembourg	3,174,016,000s
403	West LB International, Luxembourg	3,157,600,983t
445	Bayerische Landesbank International, Luxembourg(c)	2,907,022,724t
	Malaysia — 1 Bank	
242	Malayan Banking Berhad, Kuala Lumpur (f)	5,348,553,649s
	Mexico — 3 Banks	
147	Bancomer, Mexico City	9,007,587,600u
164	Banco Nacional de Mexico, Mexico City	7,751,268,752u
325	Banca Serfin, Mexico City	4,093,082,400
	Netherlands — 6 Banks	
46	Algemene Bank Nederland, Amsterdam	35,529,799,200s
57	Amsterdam-Rotterdam Bank, Amsterdam	29,558,165,560s
63	Rabobank Nederland, Utrecht	27,597,030,160s
94	Nederlandsche Middenstandsbank, Amsterdam	16,859,375,960s
349	Nederlandse Credietbank, Amsterdam	3,779,139,560t
363	Bank Mees & Hope, Amsterdam	3,581,760,000st
	New Zealand — 1 Bank	
343	Bank of New Zealand, Ltd., Wellington(g)	3,887,630,225
	Nigeria — 3 Banks	
254	First Bank of Nigeria Ltd., Lagos	5,103,277,040
259	United Bank for Africa Ltd., Lagos	4,924,344,000
326	Union Bank of Nigeria Ltd., Lagos(e)	4,091,970,740
	Norway — 3 Banks	
198	Norske Creditbank, Oslo	6,690,733,980s
241	Christiania Bank og Kreditkasse, Oslo	5,397,579,694
394	Bergen Bank	3,229,372,073u
	Pakistan — 3 Banks	
322	Habib Bank Ltd., Karachi	4,147,659,104s
428	United Bank, Ltd., Karachi	2,990,290,689u
431	National Bank of Pakistan, Karachi	2,975,810,744
	Portugal — 2 Banks	
353	Caixa Geral de Depositos, Lisbon	3,724,910,000s
438	Banco Portugues do Atlantico, Oporto	2,966,680,880s
	Saudi Arabia — 3 Banks	
108	National Commercial Bank, Jeddah (e)	14,040,448,348
174	Riyad Bank Ltd., Jeddah	7,290,670,374u
385	Saudi American Bank, Riyadh	3,350,558,860
	Singapore — 4 Banks	
350	United Overseas Bank Ltd., Singapore	3,768,133,628s
427	Oversea-Chinese Banking Corp., Ltd., Singapore	2,994,607,352s
447	Development Bank of Singapore Ltd.	2,899,460,600
467	Overseas Union Bank, Singapore	2,709,986,000s
	South Africa — 5 Banks	
161	Barclays National Bank Ltd., Johannesburg	7,900,775,000st
208	Nedbank Ltd., Johannesburg (e)	6,361,096,430s
308	Standard Bank of South Africa Ltd., Johannesburg	4,269,752,000
436	Volkskas, Ltd., Pretoria	2,967,296,690s
464	Trust Bank of Africa Ltd., Cape Town (f)	2,742,203,520
	Spain — 11 Banks	
89	Banco Central, Madrid	17,864,905,800s
92	Banco Espanol de Credito, Madrid	17,148,792,000s
101	Banco Hispano-Americano, Madrid	15,064,091,100s
112	Banco Exterior de Espana, Madrid	13,313,005,500s
113	Banco de Bilbao	13,303,144,500s
117	Banco de Vizcaya, Bilbao	12,791,170,500s
127	Banco de Santander	10,844,010,600s
199	Banco Popular Espanol, Madrid	6,650,247,000s
248	Caja de Pensiones para la Vejez, Barcelona	5,258,785,800
323	Caja de Ahorros y Monte de Piedad de Madrid	4,145,934,900s
477	Banco Urquijo Union, Madrid	2,607,504,900st
	Sweden — 5 Banks	
95	Skandinaviska Enskilda Banken, Stockholm	16,388,270,000s
110	Post-Och Kreditbanken, Stockholm	13,497,744,000s
116	Svenska Handelsbanken, Stockholm	12,971,352,500s
371	Sparbankernas Bank, Stockholm	3,523,734,500
424	Gotabanken, Goteborg	3,007,601,000s
	Switzerland — 12 Banks	
35	Union Bank of Switzerland, Zurich	43,530,811,392u
37	Swiss Bank Corp., Basle	40,761,781,796u
59	Credit Suisse, Zurich	28,699,834,361u
146	Banque Cantonale de Zurich	9,032,610,432
159	Banque Populaire Suisse, Berne	7,948,986,713
334	Bank Leu, Ltd., Zurich	4,003,436,473u
396	Banque Cantonale de Berne	3,214,332,288
437	Luzerner Kantonalbank, Lucerne	2,967,250,944
451	Banque Cantonale Vaudoise, Lausanne	2,854,513,152
481	Trade Development Bank, Geneva	2,585,431,059t
482	Banca della Svizzera Italiana, Lugano	2,582,994,847s
485	Banque Cantonale de St. Gall	2,574,971,520

385 Largest Banks Outside U.S.

LISTED GEOGRAPHICALLY BY ORDER OF SIZE WITHIN NATIONS

Compiled by American Banker Copyright 1985

1984 World Rank	Syria — 1 Bank	12/31/84 Deposits in US Dollars
239	Commercial Bank of Syria, Damascus (c,f)	5,460,121,668

1984 World Rank	Taiwan — 7 Banks	12/31/84 Deposits in US Dollars
152	Bank of Taiwan, Taipei	8,382,655,625
189	Cooperative Bank of Taiwan, Taipei	6,953,638,379
222	First Commercial Bank, Taipei	5,901,649,456u
270	Land Bank of Taiwan, Taipei	4,802,769,897
332	Hua Nan Commercial Bank, Ltd., Taipei	4,017,024,529
361	Chang Hwa Commercial Bank, Ltd., Taichung	3,609,964,383
434	Bank of Communications, Taipei	2,971,927,573

1984 World Rank	Thailand — 3 Banks	12/31/84 Deposits in US Dollars
188	Bangkok Bank, Ltd.	6,981,273,315
452	Thai Farmers Bank, Bangkok	2,841,215,046
459	Krung Thai Bank Ltd., Bangkok	2,774,672,621

1984 World Rank	Turkey — 2 Banks	12/31/84 Deposits in US Dollars
389	Turkiye Is Bankasi, Ankara	3,323,174,952s
420	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	3,038,862,845

1984 World Rank	United Arab Emirates — 2 Banks	12/31/84 Deposits in US Dollars
247	National Bank of Abu Dhabi	5,311,625,520s
339	National Bank of Dubai Ltd., Dubai	3,910,324,224

1984 World Rank	United Kingdom — 22 Banks	12/31/84 Deposits in US Dollars
12	Barclays Plc, London	73,714,652,000s
14	National Westminster Bank Plc, London	73,266,124,000s
17	Midland Bank Plc, London	65,427,288,000s
30	Lloyds Bank Plc, London	46,870,020,000s
43	Standard Chartered Bank, London	36,644,737,600s
60	International Westminster Bank Plc, London	28,169,354,824t
79	Lloyds Bank International Ltd., London	19,877,420,000st
149	Royal Bank of Scotland Plc, Edinburgh(e)	8,809,875,000s
194	Bank of Scotland, Edinburgh	6,748,490,000s
201	Williams and Glyns Bank Plc, London(e)	6,518,262,000s
206	Trustee Savings Bank England & Wales, London	6,451,104,400
216	Grindlays Bank Plc., London(c,e)	6,135,311,340st
328	Lombard North Central Plc, London(e)	4,059,738,000t
338	Kleinwort, Benson, Lonsdale Plc, London	3,915,384,716s
405	Saudi International Bank, London	3,152,267,500
407	Montagu (Samuel) & Co., Ltd., London	3,142,157,124st
429	Hill, Samuel & Co., Ltd., London	2,984,223,000s
433	Hambros Bank Ltd., London	2,972,655,400s
441	Scandinavian Bank Ltd., London	2,921,518,340s
478	Orion Royal Bank Ltd., London(e)	2,607,122,760st
486	Morgan Grenfell & Co. Ltd., London	2,569,182,256u
496	Clydesdale Bank Plc, Glasgow	2,481,891,540st

1984 World Rank	Yugoslavia — 4 Banks	12/31/84 Deposits in US Dollars
269	Udruzena Beogradska Banka, Belgrade	4,812,892,800
330	Udruzena Banka Hrvatske, Zagreb	4,049,021,290
366	Ljubljanska Banka, Ljubljana	3,553,473,936s
376	Jugobanka-United Bank, Belgrade	3,487,272,202

For footnotes see listing of the Top 500 World Banks.

Top 500 Banks: Total Deposits (a)

(Dollar Amounts in Billions)

	—Yearend 1984—		—Yearend 1983—		
	Number Of Banks	Total Deposits	Number Of Banks	Total Deposits	Percent Change
U.S. Banks	115	$ 960.6	102	$ 881.7	+08.9
Foreign Banks	385	4,907.6	398	4,795.9r	+02.3
Top 500 Banks	500	5,868.2	500	5,677.6r	+03.4

(a) — To avoid double counting, deposits for banks owned by other banks in the top 500 are excluded.
(r) — Revised.

10 Countries with Most Deposits Among the Top 500 Banks

(Dollar Amounts in Billions)

	Yearend 1984			Yearend 1983		
Country	No. of Banks	Total Deposits	% of 500's Deposits	No. of Banks	Total Deposits	% of 500's Deposits
1 Japan	95	1,750.0	29.8	95	1,587.5	28.0
2 United States	115	960.6	16.4	102	881.7	15.5
3 Germany	39	500.0	8.5	40	550.1	9.7
4 France	19	453.9	7.7	21	433.2	7.6
5 United Kingdom	22	343.0	5.8	26	374.9	6.6
6 Italy	26	295.7	5.0	29	308.8	5.9
7 Canada	9	248.9	4.2	9	245.8	4.3
8 Switzerland	12	148.2	2.5	14	164.6	2.9
9 Spain	11	116.4	2.0	11	93.7	1.6
10 Netherlands	6	109.5	1.9	7	126.7	2.2

Deposits of Banks in Top 500 By Country

(in millions of dollars)

	Total Deposits (a)		Banks in Top 500 (b)	
Name of Country	12/31/84	12/31/83	12/31/84	12/31/83
Argentina	2,876	3,319	1	1
Australia	95,865	75,802	11 (4)	10 (4)
Austria	52,227	54,714r	7	7
Bahrain	15,822	14,159	2	2
Belgium	91,356	96,332	8	9
Bermuda	2,513	.....	1	0
Brazil	25,563	34,497	3	3
Canada	248,851	245,781	9	9
Cayman Islands	5,137	4,472	1	1
Denmark	22,866	16,882	4	3
Egypt	12,868	14,276	3	4
Finland	19,038	17,617	3	3
France	453,922	433,165r	19 (2)	21 (2)
Germany	499,896	550,094	39 (4)	40 (4)
Ghana	.....	3,047	0	1
Greece	15,106	14,290	2	2
Hong Kong	51,706	52,891	2 (1)	2 (1)
India	45,374	49,967	9	9
Indonesia	11,824	10,763	3	3
Iran	32,097	32,480	2	2
Iraq	26,862	20,700	1	1
Ireland	12,836	14,337	2	2
Israel	48,133	49,461	4	4
Italy	295,726	308,762	26 (4)	29 (2)
Japan	1,750,019	1,587,488	95	95
Jordan	10,059	8,415	1	1
Korea (South)	30,597	26,385	6	6
Kuwait	28,924	29,680	6	5
Libya	2,558	2,390	1	1
Luxembourg	14,656	14,100	11 (7)	12 (8)
Malaysia	5,348	10,623	1	2
Mexico	20,852	15,991	3	3
Netherlands	109,516	126,706	6 (2)	7 (1)
New Zealand	3,888	3,199	1	1
Nigeria	14,120	13,668	3	3
Norway	15,318	13,320	3	3
Pakistan	10,114	10,281	3	3
Peru	.....	2,624	0	1
Portugal	6,692	9,770	2	3
Saudi Arabia	24,682	21,279	3	3
Singapore	12,372	11,612	4	4
South Africa	16,340	19,204	5 (1)	5 (1)
Spain	116,384	93,675	11 (1)	11 (1)
Sweden	49,389	49,102	5	5
Switzerland	148,172	164,604	12 (1)	14 (1)
Syria	5,460	4,190	1	1
Taiwan	36,640	26,028	7	6
Thailand	12,597	12,160	3	3
Turkey	6,362	5,664	2	2
United Arab Emirates	9,222	5,456	2	1
United Kingdom	342,966	374,925	22 (7)	26 (9)
Yugoslavia	15,903	12,051	4	3

(a) — Excludes the deposits of banks whose figures appear in the consolidated data of parent bank. **(b)** — Figures in parenthesis are the number of banks whose figures also appear in the deposits reported by their parent banks. Therefore the deposits of these banks are not included in the deposit total. **(r)** — Revised.

115 Largest Banks in United States

LISTED GEOGRAPHICALLY BY ORDER OF SIZE WITHIN STATES

Compiled by **American Banker** Copyright 1985

1984 World Rank		12/31/84 Deposits in US Dollars
	Alabama	
399	AmSouth Bank NA, Birmingham	3,211,360,000
	Arizona	
169	Valley National Bank, Phoenix	7,415,759,000
276	First Interstate Bank of Arizona NA, Phoenix	4,706,313,000
454	Arizona Bank, Phoenix	2,817,568,000
	California	
4	Bank of America NT&SA, San Francisco	88,167,000,000
54	Security Pacific National Bank, Los Angeles	30,902,297,000
77	Wells Fargo Bank NA, San Francisco	20,308,269,000
88	Crocker National Bank, San Francisco	18,088,638,000t
100	First Interstate Bank of California, Los Angeles	15,472,833,000
219	Union Bank, Los Angeles	5,943,808,000
268	Sears Savings Bank, Glendale	4,818,003,000
286	Great American First Savings Bank, San Diego	4,558,526,000
298	California First Bank, San Francisco	4,433,770,000t
498	Sumitomo Bank of California, San Francisco	2,471,148,551
	Connecticut	
263	Connecticut Bank & Trust Co. NA, Hartford	4,910,866,000
271	Connecticut National Bank, Hartford	4,795,921,000
377	People's Bank-Bridgeport	3,443,536,000
	District of Columbia	
318	Riggs National Bank, Washington, D.C.	4,173,672,000
395	American Security Bank NA, Washington, D.C.	3,223,915,000
	Florida	
167	Southeast Bank NA, Miami	7,589,312,000
305	Florida National Bank, Jacksonville	4,363,475,000
345	NCNB National Bank of Florida, Tampa	3,848,812,000
440	Atlantic National Bank of Florida, Jacksonville	2,934,299,000
461	Barnett Bank of South Florida NA, Miami	2,758,524,000
	Georgia	
243	Citizens & Southern National Bank, Atlanta	5,333,788,000
293	First National Bank, Atlanta	4,518,912,000
480	Trust Company Bank, Atlanta	2,585,533,000
	Hawaii	
388	Bank of Hawaii, Honolulu	3,324,003,000
	Illinois	
66	First National Bank, Chicago	25,904,344,000
99	Continental Illinois Nat'l B&T Co., Chicago	15,598,568,000
238	Harris Trust & Savings Bank, Chicago	5,465,559,000
302	Northern Trust Co., Chicago	4,399,824,000
474	American National Bank & Trust Co., Chicago	2,626,030,000
	Indiana	
493	American Fletcher Nat'l Bank & Trust Co., Indianapolis	2,521,109,000
	Kentucky	
495	First National Bank, Louisville	2,488,941,000
	Maryland	
319	Maryland National Bank, Baltimore	4,173,161,000
444	First National Bank of Maryland, Baltimore	2,915,343,000
	Massachusetts	
114	First National Bank, Boston	13,069,033,000
351	Bank of New England NA, Boston	3,747,904,000
398	State Street Bank & Trust Co., Boston	3,211,530,000
	Michigan	
156	National Bank of Detroit	8,091,530,000
233	Comerica Bank-Detroit	5,512,253,876
295	Manufacturers National Bank, Detroit	4,502,343,000
337	Standard Federal Bank, Troy	3,918,460,787
	Minnesota	
278	First National Bank, Minneapolis	4,683,775,000
291	Norwest Bank Minneapolis NA	4,546,009,000
425	First National Bank, St. Paul	3,003,766,000
	Missouri	
476	Mercantile Trust Co. NA, St. Louis	2,620,595,000
	New Jersey	
228	First Fidelity Bank NA, Newark	5,735,478,000
401	Howard Savings Bank, Newark	3,168,664,000
	New York	
9	Citibank NA, New York	79,551,000,000
20	Chase Manhattan Bank NA, New York	59,399,689,000
32	Manufacturers Hanover Trust Co., New York	45,200,916,000
39	Morgan Guaranty Trust Co., New York	39,995,564,000
47	Chemical Bank, New York	35,068,135,000
62	Bankers Trust Co., New York	27,882,815,000
98	Marine Midland Bank NA, Buffalo	15,924,063,000t
121	Irving Trust Co., New York	11,145,035,000
129	American Express Int'l Banking Corp., New York	10,517,000,000s
130	Bank of New York	10,500,888,000
138	Goldome FSB, Buffalo	9,798,109,652
153	Republic National Bank, New York	8,274,088,000
183	National Westminster Bank USA, New York	7,019,218,000t
190	Empire of America FSB, Buffalo	6,918,804,000
209	Dime Savings Bank of New York FSB	6,359,067,000
217	CrossLand Savings FSB, Brooklyn, New York	6,116,280,000
224	Anchor Savings Bank FSB, Northport	5,850,961,000
227	European American Bank , New York	5,828,050,000
253	Bowery Savings Bank, New York	5,110,298,000
292	Dollar-Dry Dock Savings Bank, Bronx, New York	4,522,606,000
304	Bank of Tokyo Trust Co., New York	4,370,787,220t
381	Israel Discount Bank of New York	3,408,500,000t
386	Long Island Savings Bank FSB, Syosset	3,336,239,000
391	Chase Lincoln First Bank NA, Rochester	3,309,306,000
414	American Savings Bank FSB, New York	3,085,643,000
426	Emigrant Savings Bank, New York	3,001,955,639
484	Manhattan Savings Bank, New York	2,581,639,512
	North Carolina	
173	NCNB National Bank of North Carolina, Charlotte	7,293,063,000
203	Wachovia Bank & Trust Co. NA, Winston-Salem	6,486,164,235
306	First Union National Bank, Charlotte	4,339,697,000
	Ohio	
266	AmeriTrust Co. NA, Cleveland	4,850,226,000
315	Huntington National Bank, Columbus	4,198,682,000
375	BancOhio National Bank, Columbus	3,492,135,000
413	National City Bank, Cleveland	3,086,528,000
	Oregon	
267	United States National Bank, Portland	4,848,037,000
314	First Interstate Bank of Oregon NA, Portland	4,203,998,000
	Pennsylvania	
102	Mellon Bank NA, Pittsburgh	15,002,320,000
126	PSFS, Philadelphia	10,966,927,000
250	Pittsburgh National Bank	5,171,956,000
251	Philadelphia National Bank	5,145,043,000
275	Fidelity Bank NA, Malvern	4,720,618,000
341	First Pennsylvania Bank NA, Philadelphia	3,903,222,000
404	Provident National Bank, Philadelphia	3,152,934,000
446	Mellon Bank (East) NA, Philadelphia	2,906,504,000
472	American Bank & Trust Co., Reading	2,665,598,000
	Puerto Rico	
450	Banco Popular de Puerto Rico, San Juan	2,870,671,318
	Rhode Island	
408	Fleet National Bank, Providence	3,119,754,000
	South Carolina1	
435	South Carolina National Bank, Columbia	2,969,915,000
	South Dakota	
462	Citibank (South Dakota) NA, Sioux Falls	2,757,946,000
	Tennessee	
359	First Tennessee Bank NA, Memphis	3,648,932,000
	Texas	
139	RepublicBank Dallas NA	9,758,084,000
178	InterFirst Bank Dallas NA	7,105,781,000
193	Texas Commerce Bank NA, Houston	6,775,313,000
218	First City National Bank, Houston	6,060,855,000
257	MBank Dallas NA	4,953,320,000
416	Allied Bank of Texas, Houston	3,080,358,000
418	MBank Houston NA	3,046,690,000
	Virginia	
212	Sovran Bank NA, Richmond	6,245,413,000
297	United Virginia Bank, Richmond	4,473,747,000
397	Bank of Virginia, Richmond	3,212,370,000
492	Perpetual American Bank, FSB, McLean	2,526,095,792
	Washington	
205	Seattle-First National Bank	6,459,583,000
237	Rainier National Bank, Seattle	5,469,045,000
430	Washington Mutual Savings Bank, Seattle	2,981,964,000
	Wisconsin	
465	First Wisconsin National Bank, Milwaukee	2,738,699,000

For footnotes see listing of Top 500 World Banks in Deposits

Alphabetical Listing of Top 500 Banks

Ranked by Deposits (With Asset Rank Also Shown)

Compiled by **American Banker** Copyright 1985

Name of Bank	Country	12/31/84 Deposit Rank	12/31/84 Asset Rank
A			
Akita Bank, Ltd.	Japan	355	389
Alahli Bank of Kuwait	Kuwait	282	321
Algemene Bank Nederland, Amsterdam	Netherlands	46	48
Allied Bank of Texas, Houston	United States	416	387
Allied Irish Banks Ltd., Dublin	Ireland	186	203
AmSouth Bank NA, Birmingham, Ala.	United States	399	384
AmeriTrust Co. NA, Cleveland	United States	266	251
American Bank & Trust Co., Reading, Pa.	United States	472	508
American Express International Banking Corp., New York (y)	United States	129	126
American Fletcher Nat'l Bank & Trust Co., Indianapolis	United States	493	490
American National Bank & Trust Co., Chicago	United States	474	469
American Savings Bank FSB, New York	United States	414	448
American Security Bank NA, Washington, D.C.	United States	395	405
Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	57	59
Anchor Savings Bank FSB, Northport, N.Y.	United States	224	253
Aomori Bank, Ltd.	Japan	370	411
Arab African International Bank, Cairo	Egypt	344	366
Arab Bank Ltd., Amman	Jordan	135	149
Arab Banking Corp., Manama	Bahrain	142	143
Arizona Bank, Phoenix	United States	454	492
Ashikaga Bank, Ltd., Utsunomiya	Japan	122	131
Atlantic National Bank of Florida, Jacksonville	United States	440	432
Australia & New Zealand Banking Group, Ltd., Melbourne	Australia	71	80
Australia & New Zealand Savings Bank, Ltd., Melbourne	Australia	415	477
Awa Bank, Ltd., Tokushima	Japan	307	344
B			
BFG Luxembourg	Luxembourg	392	465
Baden-Wuerttembergische Bank, Stuttgart	Germany	448	506
Badische Kommunale Landesbank-Girozentrale, Mannheim	Germany	175	211
BancOhio National Bank, Columbus	United States	375	367
Banca Cattolica del Veneto, Vicenza	Italy	421	452
Banca Commerciale Italiana, Milan	Italy	50	56
Banca Nazionale del Lavoro, Rome	Italy	41	42
Banca Nazionale dell'Agricoltura, Rome	Italy	128	134
Banca Popolare di Bergamo	Italy	460	388
Banca Popolare di Milano, Milan	Italy	207	160
Banca Popolare di Novara	Italy	171	173
Banca Provinciale Lombarda, Bergamo	Italy	419	409
Banca Serfin, Mexico City	Mexico	325	372
Banca Toscana, Florence	Italy	274	289
Banca della Svizzera Italiana, Lugano	Switzerland	482	518
Banco Brasileiro de Descontos, Osasco	Brazil	309	192
Banco Central, Madrid	Spain	89	97
Banco Espanol de Credito, Madrid	Spain	92	43
Banco Exterior de Espana, Madrid	Spain	112	108
Banco Hispano-Americano, Madrid	Spain	101	107
Banco Itau, Sao Paulo	Brazil	470	310
Banco Lariano, Como	Italy	442	426
Banco Nacional de Mexico, Mexico City	Mexico	164	138
Banco Popular Espanol, Madrid	Spain	199	180
Banco Popular de Puerto Rico, San Juan	United States	450	458
Banco Portugues do Atlantico, Oporto	Portugal	438	399
Banco Urquijo Union, Madrid	Spain	477	430
Banco de Bilbao	Spain	113	123
Banco de Santander	Spain	127	129
Banco de Vizcaya, Bilbao	Spain	117	112
Banco de la Nacion Argentina, Buenos Aires	Argentina	449	197
Banco di Napoli, Naples	Italy	85	87
Banco di Roma, Rome	Italy	69	77
Banco di Santo Spirito, Rome	Italy	154	167
Banco di Sicilia, Palermo	Italy	119	120
Banco do Brasil, Brasilia	Brazil	86	39
Bancomer, Mexico City	Mexico	147	150
Bangkok Bank, Ltd.	Thailand	188	163
Bank Bumi Daya, Jakarta	Indonesia	499	385
Bank Dagang Negara, Jakarta	Indonesia	417	404
Bank Hapoalim, Tel-Aviv	Israel	104	92
Bank Leu, Ltd., Zurich	Switzerland	334	364
Bank Leumi le-Israel, Tel-Aviv	Israel	84	86
Bank Mees & Hope, Amsterdam	Netherlands	363	365
Bank Melli Iran, Tehran	Iran	78	66
Bank Negara Indonesia 1946, Jakarta	Indonesia	211	246
Bank Saderat Iran, Tehran	Iran	121	118
Bank fuer Arbeit und Wirtschaft, Vienna	Austria	210	247
Bank fuer Gemeinwirtschaft, Frankfurt	Germany	83	98
Bank fuer Handel und Industrie, Berlin	Germany	458	512
Bank of Alexandria	Egypt	453	478
Bank of America NT&SA, San Francisco	United States	4	6
Bank of Baroda, Bombay	India	287	335
Bank of Bermuda, Ltd., Hamilton	Bermuda	494	560
Bank of Communications, Taipei	Taiwan	434	377
Bank of Credit & Comm Int'l (Overseas) Ltd., Georgetown	Cayman Islands	252	292
Bank of Credit & Commerce International, Luxembourg	Luxembourg	277	326
Bank of Fukuoka, Ltd.	Japan	125	135
Bank of Hawaii, Honolulu	United States	388	434
Bank of Hiroshima, Ltd	Japan	133	139
Bank of India, Bombay	India	265	312
Bank of Ireland, Dublin	Ireland	225	244
Bank of Kuwait and the Middle East	Kuwait	468	517
Bank of Kyoto, Ltd.	Japan	179	206
Bank of Montreal	Canada	28	34
Bank of New England NA, Boston	United States	351	333
Bank of New York	United States	130	125
Bank of New Zealand, Ltd., Wellington	New Zealand	343	368
Bank of Nova Scotia, Toronto	Canada	40	46
Bank of Osaka, Ltd.	Japan	367	408
Bank of Saga, Ltd.	Japan	443	489
Bank of Scotland, Edinburgh	United Kingdom	194	209
Bank of Seoul	Korea	134	133
Bank of Taiwan, Taipei	Taiwan	152	156
Bank of Tokyo Trust Co., New York	United States	304	343
Bank of Tokyo, Ltd.	Japan	24	23
Bank of Virginia, Richmond	United States	397	401
Bank of Yokohama, Ltd.	Japan	73	75
Bank of the Ryukyus, Ltd., Naha	Japan	422	476
Bankers Trust Co., New York	United States	62	47
Banque Bruxelles Lambert, Brussels	Belgium	81	91
Banque Cantonale Vaudoise, Lausanne	Switzerland	451	495
Banque Cantonale de Berne	Switzerland	396	462
Banque Cantonale de St. Gall	Switzerland	485	521
Banque Cantonale de Zurich	Switzerland	146	157
Banque Commerciale pour l'Europe du Nord, Paris	France	336	382
Banque Francaise du Commerce Exterieur, Paris	France	185	104
Banque Generale du Luxembourg	Luxembourg	393	444
Banque Indosuez, Paris	France	90	82
Banque Internationale a Luxembourg	Luxembourg	365	420
Banque Nationale de Paris	France	7	8
Banque Paribas Belgique, Brussels (q)	Belgium	466	513
Banque Paribas, Paris	France	45	33
Banque Populaire Suisse, Berne	Switzerland	159	179
Banque Regionale d'Escompte et de Depots, Vincennes	France	500	537
Banque Worms, Paris	France	301	318
Barclays National Bank Ltd., Johannesburg	South Africa	161	188
Barclays Plc, London	United Kingdom	12	12
Barnett Bank of South Florida NA, Miami	United States	461	509
Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	51	63
Bayerische Landesbank Girozentrale, Munich	Germany	55	64
Bayerische Landesbank International, Luxembourg	Luxembourg	445	511
Bayerische Raiffeisen-Zentralbank, Munich	Germany	256	283
Bayerische Vereinsbank, Munich	Germany	42	51
Bergen Bank	Norway	394	439
Berliner Bank, Berlin	Germany	168	208
Berliner Handels und-Frankfurter Bank, Frankfurt	Germany	290	223
Bowery Savings Bank, New York	United States	253	302
Bremer Landesbank Kreditanstalt Oldenburg, Bremen	Germany	213	220
Burgan Bank, Kuwait	Kuwait	483	507
C			
C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	378	424
Caisse Centrale des Banques Populaires, Paris	France	234	228
Caisse Generale d'Epargne et de Retraite, Brussels	Belgium	111	115
Caisse d'Epargne de Paris	France	284	308
Caixa Geral de Depositos, Lisbon	Portugal	353	329
Caja de Ahorros y Monte de Piedad de Madrid	Spain	323	311
Caja de Pensiones para la Vejez, Barcelona	Spain	248	194
California First Bank, San Francisco	United States	298	337
Canadian Imperial Bank of Commerce, Toronto	Canada	33	38
Canara Bank, Bangalore	India	373	390
Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	Italy	456	323
Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	70	67
Cassa di Risparmio di Firenze, Florence	Italy	457	449
Cassa di Risparmio di Genova e Imperia, Genoa	Italy	490	503
Cassa di Risparmio di Torino, Turin	Italy	240	237
Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	382	381
Central Bank of India, Bombay	India	313	328
Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	340	374
Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	361	331
Chase Lincoln First Bank NA, Rochester, N.Y.	United States	391	391
Chase Manhattan Bank NA, New York	United States	20	17
Chemical Bank, New York	United States	47	40
Chiba Bank, Ltd.	Japan	107	116
Chiba Kogyo Bank, Ltd.	Japan	412	467
Chiba Sogo Bank, Ltd.	Japan	380	425
Cho-Heung Bank Ltd., Seoul	Korea	364	240
Christiania Bank og Kreditkasse, Oslo	Norway	241	267
Chugoku Bank, Ltd., Okayama	Japan	172	184
Chukyo Sogo Bank, Ltd., Nagoya	Japan	379	436
Chuo Sogo Bank, Ltd., Nagoya	Japan	312	352
Chuo Trust & Banking Co., Ltd., Tokyo	Japan	82	78
Citibank (South Dakota) NA, Sioux Falls	United States	462	248
Citibank NA, New York	United States	9	5
Citizens & Southern National Bank, Atlanta	United States	243	229
Clydesdale Bank Plc, Glasgow	United Kingdom	496	523
Comerica Bank-Detroit	United States	233	235
Commercial Bank of Greece, Athens	Greece	455	440
Commercial Bank of Korea Ltd., Seoul	Korea	333	218
Commercial Bank of Kuwait	Kuwait	235	276
Commercial Bank of Syria, Damascus	Syria	239	182
Commerzbank International, Luxembourg	Luxembourg	311	345
Commerzbank, Duesseldorf	Germany	44	53
Commonwealth Bank of Australia, Sydney	Australia	157	144
Commonwealth Banking Corp., Sydney	Australia	80	84
Commonwealth Savings Bank of Australia, Sydney	Australia	137	[illegible]
Compagnie Luxembourgeoise de la Dresdner Banque	Luxembourg	197	221
Connecticut Bank & Trust Co. NA, Hartford	United States	263	252
Connecticut National Bank, Hartford	United States	271	271
Continental Bank of Canada, Toronto	Canada	369	375
Continental Illinois Nat'l Bank & Trust Co., Chicago	United States	99	72
Cooperative Bank of Taiwan, Taipei	Taiwan	189	166
Copenhagen Handelsbank	Denmark	182	200
Credit Agricole Mutuel, Paris	France	6	9
Credit Commercial de France, Paris	France	106	111
Credit Industriel et Commercial, Paris (h)	France	143	145
Credit Lyonnais, Paris	France	10	10
Credit Suisse, Zurich	Switzerland	59	65
Credit du Nord, Lille	France	170	175
Creditanstalt-Bankverein, Vienna	Austria	123	105
Credito Italiano, Milan	Italy	64	68
Credito Romagnolo, Bologna	Italy	258	255
Crocker National Bank, San Francisco	United States	88	89
CrossLand Savings FSB, Brooklyn, New York	United States	217	249
D			
Dai-Ichi Kangyo Bank Ltd., Tokyo	Japan	1	1
Dai-San Sogo Bank, Ltd., Matsuzaka	Japan	387	443
Daishi Bank, Ltd., Niigata	Japan	184	204
Daiwa Bank, Ltd., Osaka	Japan	34	27
Danske Bank, Copenhagen	Denmark	165	178
Deutsche Bank Compagnie Financiere Luxembourg	Luxembourg	150	154
Deutsche Bank, Frankfurt	Germany	16	19
Deutsche Genossenschaftsbank, Frankfurt	Germany	103	81
Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	141	162
Development Bank of Singapore Ltd.	Singapore	447	313
Dime Savings Bank of New York FSB	United States	209	230
Dollar-Dry Dock Savings Bank, Bronx, New York	United States	292	332
Dresdner Bank, Frankfurt	Germany	26	35

Alphabetical Listing of Top 500 Banks

Ranked by Deposits (With Asset Rank Also Shown)

Compiled by **American Banker** Copyright 1985

Name of Bank	Country	12/31/84 Deposit Rank	12/31/84 Asset Rank
E			
Ehime Sogo Bank, Ltd., Matsuyama	Japan	406	455
Eighteenth Bank, Ltd., Nagasaki	Japan	347	386
Emigrant Savings Bank, New York	United States	426	499
Empire of America FSB, Buffalo, N.Y.	United States	190	202
Erste Oesterreichische Spar-Casse, Vienna	Austria	288	320
European American Bank , New York	United States	227	231
European Asian Bank, Hamburg	Germany	473	527
F			
Fidelity Bank NA, Malvern, Pa	United States	275	281
First Bank of Nigeria Ltd., Lagos	Nigeria	254	275
First City National Bank, Houston	United States	218	170
First Commercial Bank, Taipei	Taiwan	222	225
First Fidelity Bank NA, Newark, N.J.	United States	228	232
First Interstate Bank of Arizona NA, Phoenix	United States	276	288
First Interstate Bank of California, Los Angeles	United States	100	100
First Interstate Bank of Oregon NA, Portland	United States	314	327
First National Bank of Maryland, Baltimore	United States	444	438
First National Bank, Atlanta	United States	293	265
First National Bank, Boston	United States	114	109
First National Bank, Chicago	United States	66	62
First National Bank, Louisville, Ky.	United States	495	484
First National Bank, Minneapolis	United States	278	210
First National Bank, St. Paul, Minn.	United States	425	307
First Pennsylvania Bank NA, Philadelphia	United States	341	306
First Tennessee Bank NA, Memphis	United States	359	353
First Union National Bank, Charlotte, N.C.	United States	306	234
First Wisconsin National Bank, Milwaukee	United States	465	433
Fleet National Bank, Providence, R.I.	United States	408	354
Florida National Bank, Jacksonville	United States	305	309
Fuji Bank, Ltd., Tokyo	Japan	2	2
Fukui Bank, Ltd	Japan	285	319
Fukuoka Sogo Bank, Ltd	Japan	261	301
Fukutoku Sogo Bank, Ltd., Osaka	Japan	335	379
G			
Genossenschaftliche Zentralbank, Stuttgart	Germany	357	413
Genossenschaftliche Zentralbank, Vienna	Austria	232	269
Girozentrale und Bank der Osterreichischen Sparkassen, Vienna	Austria	151	155
Goldome FSB, Buffalo, N.Y.	United States	138	142
Gotabanken, Goteborg	Sweden	424	371
Great American First Savings Bank, San Diego, Calif.	United States	286	242
Grindlays Bank Plc., London	United Kingdom	216	241
Groupe Des Banques Populaires, Paris	France	96	96
Gulf Bank, Kuwait	Kuwait	229	264
Gulf International Bank B.S.C., Manama	Bahrain	202	219
Gunma Bank, Ltd., Maebashi	Japan	145	153
H			
Habib Bank Ltd., Karachi	Pakistan	322	346
Hachijuni Bank, Ltd., Nagano	Japan	136	141
Hambros Bank Ltd., London	United Kingdom	433	479
Hamburger Sparkasse, Hamburg	Germany	204	233
Hamburgische Landesbank-Girozentrale, Hamburg	Germany	140	158
Hang Seng Bank Ltd., Hong Kong	Hong Kong	196	227
Hanil Bank Ltd., Seoul	Korea	324	217
Harris Trust & Savings Bank, Chicago	United States	238	215
Heiwa Sogo Bank, Ltd., Tokyo	Japan	279	316
Hessische Landesbank-Girozentrale, Frankfurt	Germany	87	103
Higo Bank, Ltd., Kumamoto	Japan	255	286
Hill, Samuel & Co., Ltd., London	United Kingdom	429	480
Hiroshima Sogo Bank, Ltd.	Japan	354	394
Hokkaido Bank, Ltd., Sapporo	Japan	177	205
Hokkaido Takushoku Bank, Ltd., Sapporo	Japan	74	71
Hokkoku Bank, Ltd., Kanazawa	Japan	244	272
Hokuetsu Bank, Ltd., Nagaoka	Japan	356	393
Hokuriku Bank Ltd., Toyama	Japan	105	110
Hokuyo Sogo Bank, Ltd., Sapporo	Japan	374	423
Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	27	30
Howard Savings Bank, Newark, N.J.	United States	401	456
Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	332	362
Huntington National Bank, Columbus, Ohio	United States	315	299
Hyakugo Bank, Ltd., Tsu	Japan	230	261
Hyakujushi Bank, Ltd., Takamatsu	Japan	187	199
Hyogo Sogo Bank, Ltd., Kobe	Japan	226	258
I			
Indian Overseas Bank, Madras	India	475	494
Industrial Bank of Japan, Ltd., Tokyo	Japan	15	15
InterFirst Bank Dallas NA	United States	178	148
International Westminster Bank Plc, London	United Kingdom	60	73
Irving Trust Co., New York	United States	124	121
Israel Discount Bank of New York	United States	381	437
Israel Discount Bank, Ltd., Tel-Aviv	Israel	132	136
Istituto Bancario Italiano, Milan	Italy	346	360
Istituto Bancario San Paolo di Torino, Turin	Italy	61	60
Iwate Bank, Ltd., Morioka	Japan	362	392
Iyo Bank, Ltd., Matsuyama	Japan	181	196
J			
Joyo Bank, Ltd., Mito	Japan	109	119
Jugobanka-United Bank, Belgrade	Yugoslavia	376	284
Juroku Bank, Ltd., Gifu	Japan	176	198
K			
Kagoshima Bank, Ltd.	Japan	294	322
Kansallis-Osake Pankki, Helsinki	Finland	166	152
Kinki Sogo Bank, Ltd., Osaka	Japan	245	280
Kiyo Bank, Ltd., Wakayama	Japan	236	263
Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	338	370
Kofuku Sogo Bank, Ltd., Osaka	Japan	280	314
Korea Exchange Bank, Seoul	Korea	281	127
Korea First Bank, Seoul	Korea	317	212
Kredietbank International Group, Brussels	Belgium	91	102
Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	400	451
Kreissparkasse Koeln, Cologne	Germany	471	531
Krung Thai Bank Ltd., Bangkok	Thailand	459	473
Kyowa Bank, Ltd., Tokyo	Japan	56	54
L			
Land Bank of Taiwan, Taipei	Taiwan	270	238
Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	131	147
Landesbank Saar-Girozentrale, Saarbrucken	Germany	488	526
Landesbank Schleswig-Holstein Girozentrale, Kiel	Germany	155	185
Landesgirokasse, Stuttgart	Germany	320	355
Ljubljanska Banka, Ljubljana	Yugoslavia	366	282
Lloyds Bank International Ltd., London	United Kingdom	79	88
Lloyds Bank Plc, London	United Kingdom	30	36
Lombard North Central Plc, London	United Kingdom	328	297
Long Island Savings Bank FSB, Syosset, N.Y.	United States	386	376
Long-Term Credit Bank of Japan Ltd., Tokyo	Japan	22	24
Luzerner Kantonalbank, Lucerne	Switzerland	437	488
M			
MBank Dallas NA	United States	257	262
MBank Houston NA	United States	418	358
Malayan Banking Berhad, Kuala Lumpur	Malaysia	242	270
Manhattan Savings Bank, New York	United States	484	536
Manufacturers Hanover Trust Co., New York	United States	32	31
Manufacturers National Bank, Detroit	United States	295	293
Marine Midland Bank NA, Buffalo, N.Y.	United States	98	94
Maryland National Bank, Baltimore	United States	319	279
Mellon Bank (East) NA, Philadelphia	United States	446	402
Mellon Bank NA, Pittsburgh	United States	102	90
Mercantile Bank of Canada, Montreal	Canada	390	447
Mercantile Trust Co. NA, St. Louis, Mo.	United States	476	442
Michinoku Bank, Ltd., Hirosaki	Japan	410	466
Midland Bank Plc, London	United Kingdom	17	21
Mitsubishi Bank Ltd., Tokyo	Japan	5	4
Mitsubishi Trust & Banking Corp., Tokyo	Japan	23	20
Mitsui Bank, Ltd., Tokyo	Japan	19	18
Mitsui Trust & Banking Co., Ltd., Tokyo	Japan	31	28
Miyazaki Bank, Ltd.	Japan	432	468
Montagu (Samuel) & Co., Ltd., London	United Kingdom	407	482
Monte dei Paschi di Siena	Italy	67	70
Montreal City & District Savings Bank	Canada	342	380
Morgan Grenfell & Co. Ltd., London	United Kingdom	486	501
Morgan Guaranty Trust Co., New York	United States	39	29
Musashino Bank, Ltd., Omiya	Japan	352	395
N			
NCNB National Bank of Florida, Tampa	United States	345	359
NCNB National Bank of North Carolina, Charlotte	United States	173	161
Nagoya Sogo Bank, Ltd.	Japan	260	303
Nanto Bank, Ltd., Nara	Japan	195	214
Nassauische Sparkasse Wiesbaden, Wiesbaden	Germany	411	486
National Australia Bank Ltd, Melbourne	Australia	93	99
National Australia Savings Bank Ltd., Melbourne	Australia	348	403
National Bank of Abu Dhabi	United Arab Emirate	247	274
National Bank of Canada, Montreal	Canada	118	124
National Bank of Detroit	United States	156	137
National Bank of Dubai Ltd., Dubai	United Arab Emirate	339	361
National Bank of Egypt, Cairo	Egypt	215	213
National Bank of Greece, Athens	Greece	120	117
National Bank of Kuwait	Kuwait	160	183
National Bank of Pakistan, Karachi	Pakistan	431	485
National City Bank, Cleveland	United States	413	340
National Commercial Bank, Jeddah	Saudi Arabia	108	113
National Commercial Bank, Tripoli	Libya	489	417
National Westminster Bank Plc, London	United Kingdom	14	14
National Westminster Bank USA, New York	United States	183	189
Nedbank Ltd., Johannesburg	South Africa	208	245
Nederlandsche Middenstandsbank, Amsterdam	Netherlands	94	101
Nederlandse Credietbank, Amsterdam	Netherlands	349	378
Nippon Credit Bank, Ltd., Tokyo	Japan	48	49
Nippon Trust & Banking Co., Ltd., Tokyo	Japan	163	159
Nishi-Nippon Sogo Bank, Ltd., Fukuoka	Japan	158	174
Norddeutsche Genossenschaftsbank, Hannover	Germany	327	351
Norddeutsche Landesbank Girozentrale, Hannover	Germany	72	76
Norinchukin Bank, Tokyo	Japan	13	13
Norske Creditbank, Oslo	Norway	198	190
Northern Trust Co., Chicago	United States	302	254
Norwest Bank Minneapolis NA	United States	291	277
Nuovo Banco Ambrosiano, Milan	Italy	463	445
O			
Oesterreichische Laenderbank, Vienna	Austria	144	164
Ogaki-Kyoritsu Bank, Ltd., Ogaki	Japan	264	295
Oita Bank, Ltd.	Japan	329	363
Orion Royal Bank Ltd., London	United Kingdom	478	496
Oversea-Chinese Banking Corp., Ltd., Singapore	Singapore	427	427
Overseas Union Bank, Singapore	Singapore	467	487
P			
PSFS, Philadelphia	United States	126	128
People's Bank-Bridgeport, Conn.	United States	377	419
Perpetual American Bank, FSB, McLean, Va.	United States	492	428
Philadelphia National Bank	United States	251	239
Pittsburgh National Bank	United States	250	191
Post-Och Kreditbanken, Stockholm	Sweden	110	114
Postipankki, Helsinki	Finland	296	305
Privatbanken, Copenhagen	Denmark	273	296
Provident National Bank, Philadelphia	United States	404	350
Punjab National Bank, New Delhi	India	321	356
R			
Rabobank Nederland, Utrecht	Netherlands	63	57
Rafidain Bank, Baghdad	Iraq	65	74
Rainier National Bank, Seattle	United States	237	250
Republic National Bank, New York	United States	153	151
RepublicBank Dallas NA	United States	139	130
Riggs National Bank, Washington, D.C.	United States	318	336
Riyad Bank Ltd., Jeddah	Saudi Arabia	174	177
Royal Bank of Canada, Montreal	Canada	21	25
Royal Bank of Scotland Plc, Edinburgh	United Kingdom	149	165

Alphabetical Listing of Top 500 Banks

Ranked by Deposits (With Asset Rank Also Shown)

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Name of Bank	Country	12/31/84 Deposit Rank	12/31/84 Asset Rank
S			
Saitama Bank Ltd., Urawa	Japan	58	61
San-in Godo Bank, Ltd., Matsue	Japan	331	357
Sanwa Bank Ltd., Osaka	Japan	8	7
Saudi American Bank, Riyadh	Saudi Arabia	385	429
Saudi International Bank, London	United Kingdom	405	457
Scandinavian Bank Ltd., London	United Kingdom	441	481
Sears Savings Bank, Glendale, Calif.	United States	268	256
Seattle-First National Bank	United States	205	181
Security Pacific National Bank, Los Angeles	United States	54	52
Senshu Bank, Ltd., Kishiwada	Japan	491	532
Shichijushichi Bank, Ltd., Sendai	Japan	180	195
Shiga Bank, Ltd., Otsu	Japan	200	226
Shikoku Bank, Ltd., Kochi	Japan	289	315
Shinwa Bank, Ltd., Sasebo	Japan	368	416
Shizuoka Bank Ltd.	Japan	115	122
Shoko Chukin Bank, Tokyo	Japan	49	55
Skandinaviska Enskilda Banken, Stockholm	Sweden	95	95
Societe Generale Alsacienne de Banque, Strasbourg	France	283	339
Societe Generale de Banque, Brussels	Belgium	68	79
Societe Generale, Paris	France	11	11
Societe Lyonnaise de Banque, Lyons	France	358	397
Societe Nationale de Credit a l'Industrie, Brussels	Belgium	214	236
South Carolina National Bank, Columbia	United States	435	407
Southeast Bank NA, Miami	United States	167	168
Sovran Bank NA, Richmond	United States	212	193
Sparbankernas Bank, Stockholm	Sweden	371	132
Sparekassen SDS, Copenhagen	Denmark	384	398
Sparkasse der Stadt Berlin West, Berlin	Germany	316	348
Sparkasse in Bremen	Germany	479	525
Stadtsparkasse Koeln, Cologne	Germany	402	406
Stadtsparkasse Munchen, Munich	Germany	487	516
Standard Bank of South Africa Ltd., Johannesburg	South Africa	308	325
Standard Chartered Bank, London	United Kingdom	43	50
Standard Federal Bank, Troy, Mich.	United States	337	334
State Bank of India, Bombay	India	97	93
State Bank of New South Wales, Sydney	Australia	409	414
State Bank of Victoria, Melbourne	Australia	249	260
State Street Bank & Trust Co., Boston	United States	398	369
Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	272	304
Sumitomo Bank Ltd., Osaka	Japan	3	3
Sumitomo Bank of California, San Francisco	United States	498	541
Sumitomo Trust & Banking Co., Ltd., Osaka	Japan	25	22
Suruga Bank, Ltd., Numazu	Japan	231	266
Svenska Handelsbanken, Stockholm	Sweden	116	106
Swiss Bank Corp., Basle	Switzerland	37	44
Syndicate Bank, Manipal	India	439	474
T			
Taisei Sogo Bank, Ltd., Maebashi	Japan	383	441
Taiyo Kobe Bank, Ltd., Kobe	Japan	29	32
Texas Commerce Bank NA, Houston	United States	193	140
Thai Farmers Bank, Bangkok	Thailand	452	453
Tono Bank, Ltd., Fukushima	Japan	299	330
Tokai Bank Ltd., Nagoya	Japan	18	16
Tokiwa Sogo Bank, Ltd., Tokyo	Japan	469	519
Tokyo Sogo Bank, Ltd.	Japan	223	259
Tokyo Tomin Bank, Ltd.	Japan	310	347
Toronto Dominion Bank	Canada	53	58
Toyo Trust & Banking Co. Ltd., Tokyo	Japan	52	41
Trade Development Bank, Geneva	Switzerland	481	522
Trust Bank of Africa Ltd., Cape Town	South Africa	464	410
Trust Company Bank, Atlanta	United States	480	422
Trustee Savings Bank England & Wales, London	United Kingdom	206	222
Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	420	294
Turkiye Is Bankasi, Ankara	Turkey	389	412
U			
Udruzena Banka Hrvatske, Zagreb	Yugoslavia	330	171
Udruzena Beogradska Banka, Belgrade	Yugoslavia	269	201
Union Bank of Finland, Ltd., Helsinki	Finland	191	169
Union Bank of Nigeria Ltd., Lagos	Nigeria	326	338
Union Bank of Switzerland (Luxembourg)	Luxembourg	372	435
Union Bank of Switzerland, Zurich	Switzerland	35	37
Union Bank, Los Angeles	United States	219	207
Union de Banques Arabes et Francaises, Neuilly (w)	France	262	300
United Bank for Africa Ltd., Lagos	Nigeria	259	298
United Bank, Ltd., Karachi	Pakistan	428	483
United Commercial Bank, Calcutta	India	497	557
United Mizrahi Bank Ltd., Tel-Aviv	Israel	300	317
United Overseas Bank Ltd., Singapore	Singapore	350	341
United States National Bank, Portland	United States	267	257
United Virginia Bank, Richmond	United States	297	285
V			
Valley National Bank, Phoenix	United States	169	187
Vereins-und Westbank, Hamburg	Germany	303	349
Volkskas, Ltd., Pretoria	South Africa	436	504
W			
Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	203	186
Washington Mutual Savings Bank, Seattle	United States	430	454
Wells Fargo Bank NA, San Francisco	United States	77	83
West LB International, Luxembourg	Luxembourg	403	460
Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	220	243
Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	36	45
Westfalenbank, Bochum	Germany	221	268
Westpac Banking Corp., Sydney	Australia	75	69
Westpac Savings Bank Ltd., Sydney	Australia	246	287
Williams and Glyns Bank Plc, London	United Kingdom	201	224
Wuerttembergische Kommunale Landesbank-Girozentrale, Stuttgart	Germany	148	172
Y			
Yamagata Bank, Ltd.	Japan	423	463
Yamaguchi Bank, Ltd., Shimonoseki	Japan	162	176
Yamanashi Chuo Bank, Ltd., Kofu	Japan	360	400
Yasuda Trust & Banking Co. Ltd., Tokyo	Japan	38	26
Z			
Zenshinren Bank, Tokyo	Japan	76	85
Zentralsparkasse und Kommerzialbank, Wien, Vienna	Austria	192	216

For footnotes see listing of the Top 500 World Banks.

Foreign Currency Exchange Guide and Exchange Rate Comparisons

Name of Country	Currency	Symbol	Exchange Rate (a) 12/31/84	12/31/83	Gain/Loss
Argentina (b)	Peso	AP	0.006100	0.048100	-87.32
Australia (e)	Dollar	A$	0.830000	0.897000	-7.47
Austria	Shilling	AS	0.045200	0.051500	-12.23
Bahamas	Dollar	B$	1.000000	1.000000	......
Bahrain	Dinar	BaD	2.640000	2.650000	-0.38
Belgium	Franc	BF	0.015800	0.017900	-11.73
Bermuda	Dollar	Be$	1.000000	1.000000	......
Brazil	Cruzeiro	BC	0.000322	0.001039	-69.01
Canada (c)	Dollar	C$	0.760000	0.810700	-6.25
Cayman Isles	(d)	...	....	....	......
Chile	Peso	CP	0.007870	0.011460	-31.33
Colombia	Peso	CoP	0.009300	0.011320	-17.84
Denmark	Krone	DK	0.088000	0.103300	-14.81
Egypt (f)	Pound	EP	1.190000	1.200000	-0.83
Ethiopia	Birr	EB	0.490000	0.497000	-1.41
Finland	Markka	FM	0.152600	0.171200	-10.86
France	Franc	FF	0.103000	0.120000	-14.17
Germany	Deutsche Mark	DM	0.316000	0.367000	-13.90
Ghana (f)	Cedi	GC	0.02800	0.393000	-92.88
Greece	Drachma	GD	0.007800	0.010000	-22.00
Hong Kong	Dollar	H$	0.127800	0.128600	-0.62
India	Rupee	InR	0.081200	0.095000	-14.53
Indonesia	Rupiah	IR	0.000938	0.001004	-6.57
Iran (g)	Rial	Ri	0.010000	0.011000	-9.09
Iraq	Dinar	ID	3.200000	3.210000	-0.31
Ireland (i)	Pound	IP	1.010000	1.170000	-13.68
Israel	Shekel	IS	0.001700	0.009500	-82.11
Italy	Lira	L	0.000516	0.000604	-14.57
Japan (e)	Yen	Y	0.004055	0.004240	-4.36
Jordan	Dinar	JD	2.460000	2.660000	-7.52
Korea (South)	Won	KW	0.001200	0.001200	......
Kuwait	Dinar	KD	3.260000	3.410000	-4.40
Libya	Dinar	LD	3.370000	3.370000	......
Luxembourg	Franc	LF	0.015700	0.017700	-11.30
Malaysia	Dollar	M$	0.412000	0.428700	-3.89
Mexico	Peso	MP	0.004400	0.005800	-24.14
Morocco	Dirham	MD	0.109000	0.122000	-10.66
Netherlands	Guilder	G	0.280000	0.326000	-14.11
New Zealand (e)	Dollar	N$	0.488000	0.656000	-25.61
Nigeria	Naira	NN	1.240000	1.260000	-1.59
Norway	Krone	NK	0.109900	0.129700	-15.27
Pakistan	Rupee	PR	0.067000	0.075000	-10.67
Panama	Balboa	PB	1.000000	1.000000	......
Peru	Sol	PS	0.000190	0.000440	-56.82
Philippines	Peso	PP	0.051000	0.071300	-28.47
Portugal	Escudo	PE	0.005800	0.007520	-22.87
Qatar	Riyal	QR	0.275000	0.274300	+0.26
Saudi Arabia	Riyal	SAR	0.278000	0.285000	-2.46
Singapore	Dollar	S$	0.458000	0.471600	-2.88
South Africa (f)	Rand	SR	0.736000	0.914000	-19.47
Spain	Peseta	SP	0.005700	0.006400	-10.94
Sweden	Krona	SK	0.111500	0.124900	-10.73
Switzerland	Franc	SF	0.384000	0.459000	-16.34
Syria (f)	Pound	SyP	0.254000	0.254000	......
Taiwan	NT Dollar	T$	0.025400	0.024900	+2.01
Tanzania	Shilling	TS	0.056000	0.083000	-32.53
Thailand	Baht	TB	0.037500	0.043000	-12.79
Tunisia	Dinar	TD	1.190000	1.360000	-12.50
Turkey	Pound	TP	0.002300	0.003630	-36.64
United Arab Emirates	Dirham	UD	0.272000	0.272000	......
United Kingdom	Pound	P	1.156000	1.450000	-20.28
Uruguay	Peso	UP	0.015100	0.023000	-34.35
Venezuela	Bolivar	VB	0.080000	0.078900	+1.39
Yugoslavia	Dinar	YD	0.004800	0.007870	-39.77

(a) — Figures shown are the dollar values per unit of foreign currency. The currencies are converted into dollars using the New York cable rate for the date shown. (b) — On June 15, 1985, a new monetary unit was introduced. It is called the "austral". The austral is fixed in value at $1.25, and one austral is worth 1,000 old pesos. (c) — The date comparisons are 10/31/84 to 10/31/83. (d) — Banks in country are dollar-denominated. (e) — The date comparisons are 9/30/84 to 9/30/83. (f) — The date comparisons are 6/30/84 to 6/30/83. (g) — The date comparisons are 3/20/85 to 3/20/84. (h) — Banks in country use Swiss francs. (i) — The date comparisons are 3/31/85 to 3/31/84.

Composition of the Top 500 Banks By Country and Rank

NUMBER OF BANKS

Country	Top 100		2nd 100		3rd 100		4th 100		5th 100	
	'84	'83	'84	'83	'84	'83	'84	'83	'84	'83
Argentina	0	0	0	0	0	0	0	0	1	1
Australia	4	2	2	4	2	2	1	1	2	1
Austria	0	0	4	3	3	4	0	0	0	0
Bahrain	0	0	1	1	1	1	0	0	0	0
Belgium	3	3	1	1	1	1	2	1	1	2
Bermuda	0	0	0	0	0	0	0	0	1	0
Brazil	1	1	0	1	0	1	1	1	1	1
Canada	5	5	1	1	0	0	3	2	0	1
Cayman Islands	0	0	0	0	1	0	0	1	0	0
Denmark	0	0	2	1	1	2	1	0	0	1
Egypt	0	0	0	0	1	2	1	1	1	1
Finland	0	0	2	2	1	0	0	1	0	0
France	7	7	4	4	4	3	3	5	1	2
Germany	10	11	8	9	7	8	5	4	9	7
Greece	1	0	0	1	0	0	0	0	1	1
Hong Kong	1	1	1	0	0	1	0	0	0	0
India	1	1	0	0	2	1	3	4	3	2
Indonesia	0	0	0	0	1	0	0	2	2	1
Iran	1	1	1	1	0	0	0	0	0	0
Iraq	1	1	0	0	0	0	0	0	0	0
Ireland	0	0	1	1	1	1	0	0	0	0
Israel	1	2	2	1	1	0	0	1	0	0
Italy	8	8	4	5	4	4	2	5	8	5
Japan	26	24	22	17	17	17	21	20	9	14
Jordan	0	0	1	1	0	0	0	0	0	0
Korea	0	0	1	2	1	4	4	0	0	0
Kuwait	0	0	1	1	3	3	0	0	2	1
Libya	0	0	0	0	0	1	0	0	1	0
Luxembourg	0	0	2	2	1	1	6	3	2	6
Malaysia	0	0	0	0	1	1	0	1	0	0
Mexico	0	0	2	2	0	0	1	0	0	2
Netherlands	4	4	0	0	0	0	2	2	0	1
New Zealand	0	0	0	0	0	0	1	1	0	0
Nigeria	0	0	0	0	2	1	1	2	0	0
Norway	0	0	1	0	1	1	1	1	0	1
Pakistan	0	0	0	0	0	0	1	2	2	1
Portugal	0	0	0	0	0	1	1	0	2	2
Saudi Arabia	0	0	2	2	0	0	1	0	0	2
Singapore	0	0	0	0	0	1	1	1	3	1
S. Africa	0	0	1	2	1	1	1	0	2	1
Spain	2	2	6	5	1	2	1	2	1	0
Sweden	1	1	2	3	0	0	1	1	1	0
Switzerland	3	3	2	2	0	0	2	2	5	5
Syria	0	0	0	1	1	0	0	0	0	0
Taiwan	0	0	2	1	2	2	2	3	1	1
Thailand	0	0	1	1	0	0	0	0	2	2
Turkey	0	0	0	0	0	1	1	1	1	0
UAE	0	0	0	0	1	1	1	0	0	0
United Kingdom	7	9	2	3	3	3	2	4	8	5
United States	14	14	17	17	33	26	23	21	28	27
Yugoslavia	0	0	0	1	1	2	3	1	0	1

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **Top 500 World Banks Ranked by Deposits** survey that appears in today's edition? Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-4836.

(1.) How would you **change** the tabulation to make it more useful? What would you add?

(2.) What do you like **best** about this tabulation?

(3.) What do you like **least** about this tabulation?

(4.) **How** do you use this information in your work?

(5.) What **new** statistical survey would you like to see?

Name (optional)________________

Title________________

Company________________

Address________________

Phone________________

Japan Dominates Listing of Top 500 World Banks by Deposits

Continued from Page 1

Second, the yen held up well against the dollar last year. It depreciated only 4.4% from Sept. 30, 1983, to Sept. 30, 1984, while the currencies of the other major countries in the listing — the United Kingdom, Germany, and France — fell sharply vis-a-vis the dollar.

As a result, the substantial 14.5% growth in yen-denominated deposits of the Japanese banks translated into a still sizable 10.3% rate of growth when measured in terms of U.S. dollars. In contrast, the deposits of these other countries either fell sharply or rose only modestly.

For example, the dollar-denominated deposits of the 22 British banks in the listing fell 8.5% last year, as the pound dropped 20% against the dollar from yearend 1983 to yearend 1984.

The dollar-denominated deposits of the 39 German banks in the listing fell 9.1%, as the deutsche mark dropped 13.9% vis-a-vis the dollar. And the dollar-denominated deposits of the 19 French banks rose by only 1.5%, as the franc fell 14% against the dollar.

The third major reason cited by Mr. Yonemura for the 1984 deposit increase reflects "the lowering of [Japanese] interest rates, which stimulated a continuous increase in loans to small and medium-size businesses.

"The official bank rate was reduced from 5.5% to 5% on Oct. 22, 1983; the short-term prime rate from 6% to 5.5% on Nov. 11, 1983; and the prime rate for long-term loans from 8.4% to 8.2% on Oct. 28, 1983, and then to 7.9% on March 28, 1984."

Fourth and Fifth Reasons

The fourth major reason for the surge in deposits, Mr. Yonemura said, was the lowering of the minimum denomination of a certificate of deposit from 500 million yen ($2 million) to 300 million yen ($1.2 million) caused total outstanding CDs in all Japanese financial institutions to rise 49.3% in 1984, compared with 30.5% in 1983.

And the fifth reason cited by Mr. Yonemura was the growth in deposits in overseas branches "due to the deregulation of branching in foreign countries and the liberalization measures on the issuance of Euroyen bonds and the extension of Euroyen loans.

"Total deposits in the 13 city banks increased 15% between October 1983 and September 1984, reflecting an 8.6% rise in domestic branches and a 28.9% increase in branches abroad," Mr. Yonemura said. The fact that the figures for some banks are consolidated to reflect the ownership of foreign institutions that are more than 50% owned "contributed further to the great gains made by Japanese banks," Mr. Yonemura said.

The consolidation of foreign subsidiaries especially helped Fuji Bank Ltd. and Mitsubishi Bank Ltd., both in Tokyo. Each acquired a major U.S. financial institution last year.

Fuji Bank acquired the $3 billion-asset Walter E. Heller & Co., the Chicago-based finance company, in January 1984. And Mitsubishi acquired the $3.3 billion-asset Bancal Tri-State Corp., San Francisco, the parent of the $2.4 billion-deposit Bank of California NA, in May 1984.

Big Ones Benefit Most

The large Japanese banks appear to have benefited more than the smaller Japanese banks from the five growth factors mentioned above. There are 48 Japanese banks among the top 200 world banks, and 44 posted gains in rank; the positions of two others were unchanged; one dropped in rank; and one — the 76th-ranked Zenshinren Bank, Tokyo — is new to the listing.

In the second tier of banks — those ranking from 201 through 500 — there are 47 Japanese banks. But only 21 of these moved up in rank; 24 declined in rank; and two were unchanged.

As reported by the *American Banker* on July 3, the three largest banks in the world on Sept. 30, 1984, as measured by deposits were: Dai-Ichi Kangyo Bank Ltd., Tokyo, with deposits of $95.1 billion, up 7.5% from $88.4 billion on Sept. 30, 1983, when it ranked second; Fuji Bank with $90.3 billion in deposits, up 11.5% from the previous year when it ranked fifth; and Sumitomo Bank Ltd., Osaka, with $89.9 billion, up 13.1% from the year-earlier figure, when it ranked sixth.

Sept. 30 figures are used for all of the Japanese banks in the listing.

US Banks Also Gain

As a group, the U.S. banks also strengthened their position among the top world banks. The total number of U.S. banks in the listing rose to 115 in 1984, up from 102 in 1983.

This is the largest number of U.S. banks in the listing since 1977, when there were 115 U.S. banks. In addition, for the second consecutive year, U.S. banks increased their share of the top 500's deposits to 16.4% in 1984 from 15.5% in 1983. This is the highest share for the U.S. banks since 1977, when they accounted for 19.4% of the top 500 banks' deposits.

The major reasons for the gains scored by U.S. banks last year were the continued strength of the dollar and significant merger activity among the nation's top banks.

Of the 63 currencies tracked by the *American Banker* for the listing, 53 fell against the dollar and only three gained. Six of the 10 banks with the largest increase in deposits were American banks, and all six were involved in merger activity.

Of course, there were some noteworthy exceptions. Bank of America lost its No. 1 ranking, falling three places to rank fourth, with deposits of $88.2 billion on Dec. 31, 1984. This was down 2.3% from the $90.3 billion of a year earlier. Prior to last year, Bank of America had ranked as the top deposit-taker in the world for 19 of the past 20 years.

Continental Illinois National Bank and Trust Co., Chicago, had the largest loss in deposits of any of the banks ranked among the top 500. Its deposits fell 48.1%, and it dropped 43 places to rank 99th.

Last Minute Changes

Today's survey includes a listing of the top 500 commercial and savings banks; a listing of the next 500 largest banks; a geographical breakdown of the top 500 banks by size within a country; an alphabetical listing of the top 500 banks showing deposit and asset rankings. There are also several summary tables that identify the largest deposit gainers and losers, the 10 largest countries in the listing, and the aggregate deposit totals for the world's top 500 banks.

Some of the more important survey findings are given below. However, it should be noted that the *American Banker* made several last minute changes in the main listings of the world's top 100 banks in deposits and in assets (the latter to be published Tuesday). But it was not possible to revise the geographical and alphabetical listings in today's paper.

The changes were due to a correction in the deposits and assets reported by Banque Paribas, Paris, and a revision in the assets used for seven Japanese trust banks. All eight banks ranked among the top 100 banks in both deposits and assets.

The correct deposits and deposit rank are shown for Banque Paribas on the geographical listing, but the incorrect deposit and asset ranks are shown for the bank on the alphabetical listing. Banque Paribas' correct deposit and asset ranks are 75 and 81, respectively.

Also, the deposit ranks are incorrect for the banks ranked 46 to 75 on both the geographical and alphabetical listings. To obtain the correct deposit rank for these banks, subtract one from the rank shown.

In addition, the asset rankings for banks 20-to-93 are incorrect on today's alphabetical listing because of the revision in the assets of Banque Paribas and of seven Japanese banks. The correct assets and asset rankings for all banks will be shown in Tuesday's listing of the top 100 world banks in assets.

Other Findings

The survey also found that:

- The largest merger last year was the Bank of Montreal's acquisition of the $8.8 billion-asset Harris Bankcorp Inc., Chicago, parent of the $5.4 billion-deposit Harris Trust and Savings Bank, on Sept. 4, 1984. This acquisition helped the Bank of Montreal move up five places to rank 28th, with $50.7 billion in deposits.

Harris Trust and Savings is the 37th largest bank in the United States and ranked 238th among the top 500 banks in the world.

- The largest merger involving two foreign banks last year was the Australia and New Zealand Banking Group's acquisition of the $6.1 billion-deposit Grindlays Bank PLC, London, on Sept. 7, 1984. This acquisition increased the deposits of the Melbourne-based bank by 38% last year, bringing it to $23.6 billion on Sept. 30, 1984, from $17.1 billion a year earlier.

The Australia and New Zealand Banking Group, which moved up 26 places in rank to 70th, is now the largest bank in Australia as measured by deposits, surpassing two Sydney-based institutions: the $22.5 billion-deposit Westpac Banking Corp., and the $19.3 billion-deposit Commonwealth Banking Corp.

In terms of assets, Westpac retained its position as Australia's largest bank, with $30.3 billion, compared with $26.6 billion for the Australia and New Zealand Banking Group.

Grindlays is the 12th largest bank in the United Kingdom, and it ranked 216th among the top 500 banks in the world.

- The largest newcomer to the listing is the Zenshinren Bank, Tokyo, which has $21.5 billion in deposits and ranks 76th. Zenshinren is the central cooperative bank for Shinkin banks. Shinkin banks are cooperative financial institutions that provide financial services to small and medium-size enterprises and individuals.

Shinkin banks are regional, confining their activities to specific areas. Since the pattern of demand for funds varies by region and by season, the Zenshinren Bank was established to act as an intermediary in adjusting fluctuations in the flow of funds. It also pools the resources of the Shinkin banks to work toward the common good of each bank.

- Bank Bumiputra Malaysia Berhad, Kuala Lumpur, was the largest bank to submit its data too late for inclusion in the listing of the top 500 banks. The bank had $5.64 billion in deposits at yearend 1984 and would have ranked 229th among the world's top 500 if its data were received earlier. (A list of the five banks that failed to submit their data on time accompanies this story in a table entitled "Too Late to Be Listed."

- The total deposits of the top 500 banks were $5.86 trillion, up 3.4% from $5.68 trillion the year before. The 385 foreign banks in the listing had $4.91 trillion in deposits, and the 115 U.S. banks had $961 billion. A year earlier, there were 398 foreign banks in the listing and they had $4.8 trillion in deposits, and the 102 U.S. banks had $882 billion.

The *American Banker* surveys directly 800 foreign commercial and savings banks and 300 U.S. commercial and savings banks to obtain the data found in today's listing. However, in the case of foreign savings banks, savings bank associations are an important data source, since a large number of these banks do not respond to our data requests.

The Association of Swiss Cantonal Banks, Basel, Switzerland, the Confederacion Espanola de Cajas de Ahorros, Madrid, Spain, and the Trustee Savings Bank Central Board, London, England, are three of the associations that have provided the bulk of the savings bank data from their respective countries. In addition, the Institute for Financial Affairs Inc., Tokyo, has been an invaluable source of data for Japanese "sogo" banks. ■

Hutton . . .

Continued from Page 1

than the $8 million it had set aside to pay back banks victimized by its illegal cash management practices from 1980 to 1982.

Observers offered three reasons why institutions involved in the overdraft scheme might not seek restitution. Most frequently mentioned was the probable aversion to admitting publicly to being duped by the scheme. Another factor might have been the difficulty and expense of reviewing five-year-old transactions to determine whether a loss occurred. The third possibility, the observers said, is that institutions may have feared antagonizing a customer that is a major user of transactional services.

Another factor to consider, according to one source familiar with the Hutton case, is that much of the broker's profits from the scheme might have been borne not by banks but by the Federal Reserve System, whose inefficient check-collection system of a few years ago carried billions of dollars in float daily.

Other observers, however, notably Rep. William Hughes, D-N.J., played down the significance of the apparently low number of claims filed. The congressman, who chairs the House Judiciary crime subcommittee, which is investigating Hutton's illegal activities, pointed out that victimized banks not participating in the court-run program could still bring civil action against the brokerage house. Rep. Hughes also said he was aware of private settlements already worked out between Hutton and individual banks.

As of last Wednesday — one day before the deadline — about 50 banks had notified the brokerage house they would file restitution claims, according to unnamed Hutton "officials and attorneys" quoted in *The Wall Street Journal*. The total amount of claims submitted then was less than $1 million, the article said. That figure did not include the claims of "a handful" of banks that had been given filing extensions.

Hutton issued a statement on Thursday saying that the quoted figures "did not represent the official position of the company." When "the company has exact figures to report, we will make an announcement at that time," the statement said.

The brokerage house last week did not respond to repeated requests from the *American Banker* for information on filings for restitution under the program, which grew out of the firm's guilty plea on May 2 to 2,000 felony counts of mail and wire fraud. In addition, William Hughes Mulligan, the New York lawyer appointed by the court to oversee the restitution process, was said to be away on business and could not be reached.

A source close to Hutton told the

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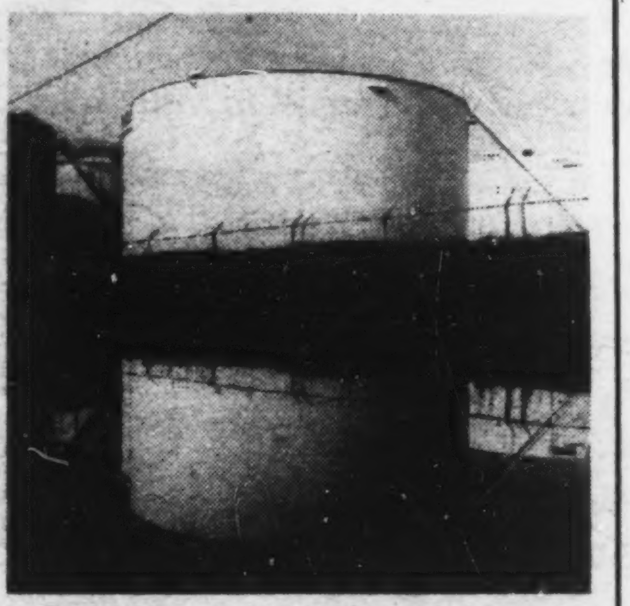
TODAY



HOW MUCH IS TOO MUCH? Last week's minimal price cut by OPEC won't shake up the energy market, but the cartel's internal dissension at a time of oil glut has added an unknown variable to the petroleum trade equation. Today's feature section looks at how energy lending institutions are dealing with the boom-and-bust cycle of the energy world; it begins on page.............. 11

HAUTE CUISINE: Big international banks appear to have an appetite for banks of other countries, according to an *American Banker* survey.......... 1

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MONEY BROKER'S PETITION: A money broker has sued the FDIC, demanding depositors be reimbursed $2.4 million placed through the brokerage... 3

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Quote

I remember sitting in Prof. Milton Friedman's class, and he asked me to explain something. Now I had been asleep and never did hear the question. So I said, "I'm sorry, Prof. Friedman, I did not hear the question, but I'm sure the answer is: Reduce the money supply."

Rob Kolson, investment banker. [64]

Unquote

World Banking Survey: Takeover Activity Rises

But US Banks Are No Longer The No. 1 Acquisition Targets

By L. MICHAEL CACACE

NEW YORK — Large international banks appear to be stepping up their merger activity with banks outside their own countries and most of their acquisition targets are banks outside the United States. Last year, there were eight major foreign bank acquisitions, and five involved banks outside the U.S.

The reasons for expansion abroad are varied. They include moving into new markets or expanding in existing ones, finding better investment opportunities abroad than at home, and the international positioning of a bank for expected competition from abroad.

These are some of the findings of part two of the *American Banker*'s 29th annual world banking survey published today. It lists the top 500 banks in assets. Part one of the survey, published Monday, listed the top 500 banks in deposits.

Prior to last year, "the biggest game in town was to buy an American bank, but that has changed," said Robin Monroe-Davies, managing director of IBCA Banking Analyst Ltd., New York.

Foreign banks are still interested in

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International Acquisitions in 1984

Acquirer	Acquired	($ Billion) Assets of Acquired Bank
Bank of Montreal, Canada	Harris Bankcorp., Chicago	$8.8
Australia and New Zealand Banking Group Ltd., Melbourne	Grindlays Bank PLC, London	$6.8
Mitsubishi Bank Ltd., Tokyo	Bancal Tri-State Corp., San Francisco	$3.1
Fuji Bank Ltd., Tokyo	Walter E. Heller & Co., Chicago	$3.0
Arab Banking Corp, Manama, Bahrain	Banco Atlantico, Barcelona	$2.2
Sumitomo Bank Ltd., Osaka	Banca del Gottardo, Lugano, Switzerland	$1.9
Kansillis-Osake Pankki, Helsinki, Finland	Nordfinanz-Bank Zurich, Switzerland	$1.0
Citicorp, New York	Mercantile Bank Ltd., Hong Kong	$0.5
Istituto Bancario San Paolo di Torino, Turin	Bankhaus Bruell und Kallmus Vienna, Austria	$0.07

Deals listed in order of size of bank acquired.

Random Thoughts

By SANFORD ROSE

As noted many times in this column, there is a great deal of appeal to the idea of requiring banks to raise more capital. If banks are becoming riskier, the regulators ought to demand a larger capital cushion. And if the cost of raising that capital is onerous, that's just tough. Right?

It is clear that if banks raise capital in the form of subordinated debentures, and if the subordinated debenture holder does not insist on those typical restrictive covenants that make it difficult for the regulators to wipe him out in the event of bank failure (e.g., Continental Illinois), then the cost of debt capital could become very high indeed. Once the debenture holder surrenders the right to hold the regulators hostage, he is practically naked and must demand the appropriate risk premium.

Indeed, Merrill Lynch has argued that it would be impossible to market debentures that did not contain those protective covenants. That is, of course, the view of practitioners, not economists. The latter

➸ Random Thoughts: Page 4

Independent Banks to Sue FDIC Over Disclosure

By NINA EASTON

WASHINGTON — The Independent Bankers Association of America on Monday announced plans to sue the Federal Deposit Insurance Corp. over its new policy of disclosing enforcement actions against banks.

Arguing that disclosures of enforcement proceedings may touch off depositor runs, small and medium-sized banks represented by the IBAA have sharply criticized the

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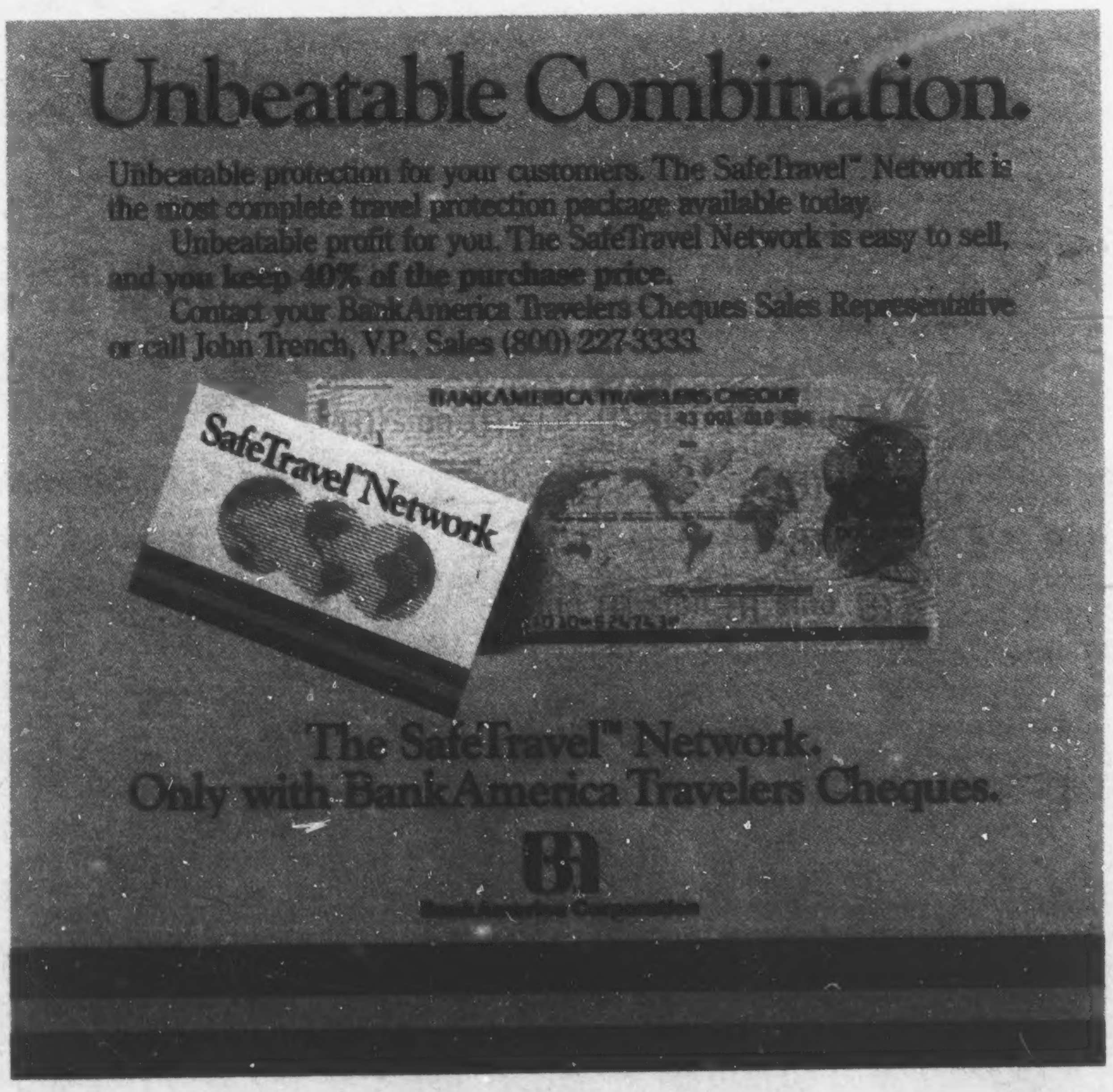

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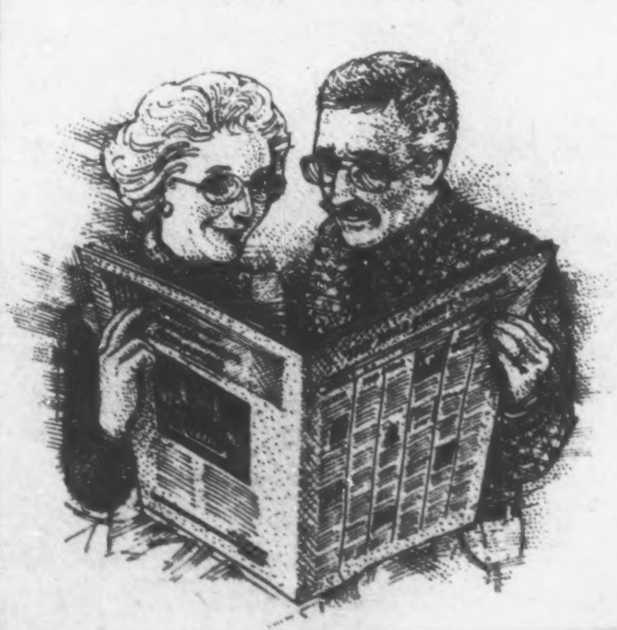

The Top 500 Banks in the World

U.S. AND OVERSEAS BANKS RANKED BY SIZE OF ASSETS

Compiled by **American Banker** Copyright 1985

Asset Rank 1984			Assets in US Dollars 12/31/84 (a)	Assets in US Dollars 12/31/83 (a,d)	Asset Rank 12/31/83	Gain in Rank	Bank Branches 12/31/84	Employees 12/31/84	Operating Since
1	Dai-Ichi Kangyo Bank Ltd., Tokyo(e)	Japan	118,546,140,800s	110,450,681,360s	1		359	21,986	1897
2	Fuji Bank, Ltd., Tokyo (e)	Japan	114,599,348,475s	103,634,474,320s	4	+2	427	16,420	1880
3	Sumitomo Bank Ltd., Osaka(e)	Japan	112,214,740,845s	101,254,413,920s	5	+2	248	15,136	1895
4	Mitsubishi Bank Ltd., Tokyo (e)	Japan	110,202,876,925s	98,166,633,920s	7	+3	224	15,834	1880
5	Citibank NA, New York	United States	108,879,000,000	104,392,000,000	2		550	48,700	1812
6	Bank of America NT&SA, San Francisco	United States	100,322,000,000	104,085,306,000	3		1,060	70,608	1904
7	Sanwa Bank Ltd., Osaka (e)	Japan	98,794,154,700s	91,354,501,520u	9	+2	311	16,158	1877
8	Banque Nationale de Paris	France	97,806,050,518s	101,190,877,800s	6		2,614	60,014	1966
9	Credit Agricole Mutuel, Paris	France	91,323,013,600s	90,364,800,000s	10	+1	10,787	74,154	1920
10	Credit Lyonnais, Paris	France	89,409,317,890s	88,273,166,760s	11	+1	2,516	45,894	1863
11	Societe Generale, Paris	France	86,088,852,197s	86,493,165,840s	13	+2	2,191	44,088	1864
12	Barclays Plc, London	United Kingdom	85,108,188,000s	94,110,800,000s	8		3,100	125,900	1896
13	Norinchukin Bank, Tokyo(e)	Japan	82,719,931,950	75,314,700,240	16	+3	38	3,250	1923
14	National Westminster Bank Plc, London	United Kingdom	82,673,652,000s	87,024,650,000s	12		3,801	83,700	1658
15	Industrial Bank of Japan, Ltd., Tokyo(e)	Japan	81,355,700,190s	74,192,902,240s	17	+2	28	5,928	1902
16	Tokai Bank Ltd., Nagoya(e)	Japan	75,746,179,445s	64,767,144,800s	22	+6	238	14,233	1941
17	Chase Manhattan Bank NA, New York	United States	74,607,290,000	72,956,042,000	18	+1	333	38,170	1799
18	Mitsui Bank, Ltd., Tokyo (e)	Japan	73,274,575,845s	69,541,003,200s	19	+1	218	11,701	1876
19	Deutsche Bank, Frankfurt	Germany	73,008,878,896s	76,765,217,143s	14		1,411	41,519	1870
20	Midland Bank Plc, London	United Kingdom	71,074,348,000s	76,288,850,000s	15		3,000	80,626	1836
21	Bank of Tokyo, Ltd. (e)	Japan	65,852,036,215s	65,089,728,240s	21		291	14,575	1947
22	Long-Term Credit Bank of Japan Ltd., Tokyo(e)	Japan	65,149,061,415u	60,390,922,080u	23	+1	26	3,433	1952
23	Royal Bank of Canada, Montreal	Canada	64,349,500,200s	65,466,996,216s	20		1,510	38,189	1869
24	Mitsubishi Trust & Banking Corp., Tokyo (e)	Japan	61,393,506,945u	57,382,192,640u	27	+3	57	6,592	1927
25	Morgan Guaranty Trust Co., New York	United States	60,730,018,000	54,367,668,000	29	+4	21	12,204	1839
26	Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	59,644,899,000s	58,176,582,400s	26		1,100	45,000	1865
27	Manufacturers Hanover Trust Co., New York	United States	59,598,505,000	54,321,344,000	30	+3	210	23,756	1812
28	Taiyo Kobe Bank, Ltd., Kobe (e)	Japan	58,430,380,575u	53,242,129,440u	32	+4	357	15,545	1936
29	Sumitomo Trust & Banking Co., Ltd., Osaka (e)	Japan	57,774,930,375u	52,319,823,440u	35	+6	58	6,281	1925
30	Bank of Montreal	Canada	55,388,290,040s	48,746,577,868s	38	+8	1,222	33,598	1817
31	Dresdner Bank, Frankfurt	Germany	54,972,308,000s	58,709,357,000s	24		957	32,197	1872
32	Mitsui Trust & Banking Co., Ltd., Tokyo (e)	Japan	54,436,570,525u	51,131,309,040u	36	+4	57	4,976	1924
33	Daiwa Bank, Ltd., Osaka(e)	Japan	51,672,650,085u	47,186,917,600u	40	+7	188	10,098	1918
34	Lloyds Bank Plc, London	United Kingdom	50,874,404,000s	55,726,400,000s	28		1,765	70,866	1765
35	Union Bank of Switzerland, Zurich	Switzerland	50,315,939,712u	52,850,159,479u	33		274	17,647	1912
36	Canadian Imperial Bank of Commerce, Toronto	Canada	49,424,849,720s	52,768,578,119s	34		1,641	32,615	1875
37	Banco do Brasil, Brasilia	Brazil	48,627,710,778s	54,244,505,362s	31		2,269	116,656	1808
38	Chemical Bank, New York	United States	48,326,615,000	45,956,042,000	41	+3	292	17,919	1824
39	Banca Nazionale del Lavoro, Rome	Italy	46,952,427,526s	43,837,371,925s	42	+3	424	25,059	1913
40	Banco Espanol de Credito, Madrid	Spain	46,354,497,600s	42,320,134,400s	45	+5	2,700	21,700	1902
41	Yasuda Trust & Banking Co. Ltd., Tokyo(e)	Japan	46,036,560,980	40,241,823,040	49	+ 8	55	5,318	1925
42	Swiss Bank Corp., Basle	Switzerland	45,706,225,824u	48,266,572,290u	39		217	14,400	1872
43	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	44,658,560,625s	51,035,196,459s	37		4	7,236	1832
44	Bank of Nova Scotia, Toronto	Canada	42,370,752,400s	42,718,729,894s	44		1,196	25,527	1832
45	Bankers Trust Co., New York	United States	41,371,810,000	36,948,980,000	55	+ 10	20	10,409	1903
46	Algemene Bank Nederland, Amsterdam	Netherlands	41,160,058,240s	43,226,778,806s	43		960	28,381	1824
47	Nippon Credit Bank, Ltd., Tokyo (e)	Japan	40,534,607,220	37,114,835,760	54	+7	22	1,942	1957
48	Standard Chartered Bank, London	United Kingdom	39,836,106,800s	31,672,205,000t	65	+ 17	2,000	55,000	1858
49	Bayerische Vereinsbank, Munich	Germany	39,190,906,812s	41,620,454,511s	47		N.A.	11,442	1780
50	Security Pacific National Bank, Los Angeles	United States	38,867,550,000	34,328,650,000	59	+9	619	25,192	1871
51	Commerzbank, Duesseldorf	Germany	38,729,175,763s	41,505,451,165s	48		882	22,801	1870
52	Kyowa Bank, Ltd., Tokyo(e)	Japan	36,719,460,470u	32,757,498,000u	62	+ 10	241	10,833	1945
53	Shoko Chukin Bank, Tokyo (e)	Japan	36,573,326,380	33,899,024,720	60	+7	90	6,909	1936
54	Banca Commerciale Italiana, Milan	Italy	35,886,045,600s	39,337,156,168s	52		551	22,375	1894
55	Rabobank Nederland, Utrecht	Netherlands	35,677,334,840s	38,561,221,982s	53		3,478	29,211	1898
56	Toronto Dominion Bank	Canada	35,413,580,160s	32,556,553,510s	63	+7	988	17,495	1855
57	Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	34,964,654,200s	39,956,590,328s	50		830	23,341	1863
58	Istituto Bancario San Paolo di Torino, Turin	Italy	34,939,258,872s	30,405,921,116s	70	+ 12	633	17,332	1563
59	Saitama Bank Ltd., Urawa (e)	Japan	34,709,344,255s	30,777,731,760s	67	+8	195	8,589	1943
60	Toyo Trust & Banking Co. Ltd., Tokyo (e)	Japan	33,781,158,810	30,552,210,400	69	+9	58	4,840	1959
61	First National Bank, Chicago	United States	33,521,021,000	33,504,600,000	61		17	10,645	1863
62	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	33,198,960,000s	35,626,602,270s	57		486	10,620	1835
63	Bayerische Landesbank Girozentrale, Munich	Germany	32,369,495,076	36,117,251,343s	56		5	4,122	1972
64	Credit Suisse, Zurich	Switzerland	32,266,828,078u	35,466,012,000u	58		180	12,204	1856
65	Bank Melli Iran, Tehran	Iran	31,000,043,774	27,943,245,000	74	+9	1,625	17,978	1928
66	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	30,976,825,264s	31,775,437,274s	64		533	13,494	1823
67	Credito Italiano, Milan	Italy	30,371,483,885s	29,245,485,087s	71	+4	492	18,348	1870
68	Westpac Banking Corp., Sydney (e)	Australia	30,268,087,250s	28,271,095,242s	73	+5	1,792	32,000	1817
69	Monte dei Paschi di Siena	Italy	30,240,195,480s	27,534,933,956s	76	+7	735	16,013	1472
70	Hokkaido Takushoku Bank, Ltd., Sapporo(e)	Japan	29,592,262,710u	26,567,136,160u	77	+7	197	7,252	1900
71	Continental Illinois Nat'l Bank & Trust Co., Chicago	United States	29,576,845,000	39,810,591,000	51		19	9,594	1857
72	International Westminster Bank Plc, London	United Kingdom	29,390,697,724t	30,940,440,750st	66		10	710	1913
73	Rafidain Bank, Baghdad	Iraq	28,815,278,026	22,316,692,124	85	+ 12	240	12,536	1941
74	Bank of Yokohama, Ltd. (e)	Japan	28,576,031,050s	24,994,125,840s	81	+7	193	7,256	1920
75	Norddeutsche Landesbank Girozentrale, Hannover	Germany	27,864,544,200s	30,717,900,000s	68		224	4,457	1970
76	Banco di Roma, Rome	Italy	27,605,658,019s	25,845,646,990s	78	+2	440	16,096	1880
77	Societe Generale de Banque, Brussels	Belgium	26,655,089,800s	27,652,116,900s	75		1,176	15,778	1822
78	Australia & New Zealand Banking Group, Ltd., Melbourne(e)	Australia	26,634,591,270s	18,387,104,268s	102	+ 24	1,442	36,789	1835
79	Deutsche Genossenschaftsbank, Frankfurt	Germany	26,151,270,790s	28,319,068,666s	72		12	2,429	1895
80	Banque Indosuez, Paris	France	25,609,578,555s	25,388,851,440s	80		N.A.	13,300	1875
81	Banque Paribas, Paris	France	24,513,660,512u	24,619,200,000u	82	+1	N.A.	28,000	1872
82	Wells Fargo Bank NA, San Francisco	United States	23,598,531,000	23,389,955,000	83	+1	337	13,959	1852
83	Commonwealth Banking Corp., Sydney (f)	Australia	23,577,109,312s	20,734,569,600s	92	+9	1,316	31,461	1960
84	Zenshinren Bank, Tokyo (e)	Japan	23,204,672,620	....	...		17	947	1950
85	Bank Leumi le-Israel, Tel-Aviv	Israel	22,403,800,200s	21,938,352,992s	86	+1	419	14,901	1902
86	Banco di Napoli, Naples	Italy	22,297,506,552u	21,695,178,076u	88	+2	499	13,070	1539
87	Lloyds Bank International Ltd., London	United Kingdom	21,810,252,000st	22,679,450,000st	84		217	10,000	217
88	Crocker National Bank, San Francisco	United States	21,701,124,000t	21,767,537,000t	87		341	12,810	1870
89	Mellon Bank NA, Pittsburgh	United States	21,630,172,000	18,886,003,000	101	+ 12	125	8,138	1869
90	Banque Bruxelles Lambert, Brussels (e)	Belgium	20,924,147,673s	21,109,658,075s	91	+1	980	11,829	1871
91	Bank Hapoalim, Tel-Aviv	Israel	20,828,216,400s	19,956,207,908s	97	+6	370	10,156	1921
92	State Bank of India, Bombay	India	20,755,113,160u	25,515,575,000s	79		7,000	200,000	1955
93	Chuo Trust & Banking Co., Ltd., Tokyo(e)	Japan	20,570,921,735u	17,720,804,400u	105	+ 12	52	3,763	1962
94	Marine Midland Bank NA, Buffalo, N.Y.	United States	20,378,010,000t	20,700,966,000t	93		299	11,931	1976
95	Skandinaviska Enskilda Banken, Stockholm	Sweden	20,303,815,500s	20,336,967,400s	96	+1	349	7,893	1856
96	Groupe Des Banques Populaires, Paris	France	20,049,877,000s	20,403,600,000s	95		1,825	28,500	1878
97	Banco Central, Madrid	Spain	19,999,202,400s	19,225,856,000s	99	+2	3,084	27,698	1919
98	Bank fuer Gemeinwirtschaft, Frankfurt	Germany	19,770,560,884s	21,520,206,267s	89		276	8,576	1958
99	National Australia Bank Ltd, Melbourne(e)	Australia	19,195,412,490s	17,844,234,486s	104	+5	1,314	20,602	1858
100	First Interstate Bank of California, Los Angeles	United States	19,167,537,000	19,550,241,000	98		344	12,524	1868

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Assets exclude contra accounts and contingent liabilities and, for foreign banks, are converted at New York cable rate prevailing on date of bank's figures. Unless otherwise noted after the name ofthe bank, all figures are for fiscal year after 9/30/84. **(c)** — Latest figures are for a different date than previous year. **(d)** — Or date one year prior to latest figures unless otherwise noted after name of bank. **(e)** — Data are for 9/30/84. **(f)** — Data are for 6/30/84. **(g)** — Latest data are prior to 6/30/84. **(h)** — A subsidiary of Compagnie Financiere de Credit Industriel et Commercial, a holding company for the CIC Group. The company, which was formed on May 4, 1984, controls 15 banks and had total assets of $27.6 billion and total deposits of $22.8 billion on Dec. 31, 1984. **(s)** — Consolidated data. **(t)** — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)** — Data are not consolidated for affiliates more than 50% owned. **(v)** — Based on revised data. Rank that bank would have had, if revised data had been used. **(w)** — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets.The combined assets of Al UBAF Banking Group were $10.2 billion on 12/31/84. **N.A.** — Not available.

Note: Last minute corrections were made for banks ranked 20 through 93 on this table. As a result, the asset ranks for the banks falling within this range will be incorrect on the alphabetical listing.

The Top 500 Banks in the World

U.S. AND OVERSEAS BANKS RANKED BY SIZE OF ASSETS

Compiled by **American Banker** Copyright 1985

Asset Rank 1984			Assets in US Dollars 12/31/84 (a)	Assets in US Dollars 12/31/83 (a,d)	Asset Rank 12/31/83	Gain in Rank	Bank Branches 12/31/84	Employees 12/31/84	Operating Since
101	Nederlandsche Middenstandsbank, Amsterdam	Netherlands	19,136,898,200s	20,643,433,942s	94		509	11,530	1927
102	Kredietbank International Group, Brussels	Belgium	19,041,408,000s	19,077,763,180s	100		861	11,194	1935
103	Hessische Landesbank-Girozentrale, Frankfurt	Germany	19,018,099,464s	21,279,671,819s	90		5	2,841	1953
104	Banque Francaise du Commerce Exterieur, Paris	France	18,287,721,070	16,459,838,040	108	+4	29	2,966	1947
105	Creditanstalt-Bankverein, Vienna	Austria	17,652,760,560	18,343,553,250s	103		321	8,629	1855
106	Svenska Handelsbanken, Stockholm	Sweden	17,539,953,500s	17,665,106,600s	106		454	6,056	1871
107	Banco Hispano-Americano, Madrid	Spain	17,410,102,800s	12,668,632,581u	128	+ 21	1,745	21,865	1900
108	Banco Exterior de Espana, Madrid	Spain	17,242,083,900s	13,724,332,800u	124	+ 16	828	12,952	1929
109	First National Bank, Boston	United States	16,955,182,000	15,219,174,000	112	+3	251	12,823	1784
110	Hokuriku Bank Ltd., Toyama(e)	Japan	16,580,761,185	15,926,639,920	110		173	5,362	1977
111	Credit Commercial de France, Paris	France	16,561,554,267s	16,081,355,880s	109		234	8,000	1894
112	Banco de Vizcaya, Bilbao	Spain	16,430,620,500s	15,121,651,200s	115	+3	1,943	16,984	1901
113	National Commercial Bank, Jeddah(e)	Saudi Arabia	16,132,291,167	14,546,206,261	118	+5	173	6,154	1938
114	Post-Och Kreditbanken, Stockholm	Sweden	16,066,481,000s	15,405,166,000s	111		178	3,945	1974
115	Caisse Generale d'Epargne et de Retraite, Brussels	Belgium	15,972,014,600s	16,713,784,900	107		1,102	9,617	1865
116	Chiba Bank, Ltd.(e)	Japan	15,616,875,520	15,161,328,400	114		155	5,412	1948
117	National Bank of Greece, Athens	Greece	15,119,605,800s	14,532,100,000s	119	+2	517	16,450	1841
118	Bank Saderat Iran, Tehran(c)	Iran	15,084,810,000s	14,548,102,634s	117		2,217	14,778	1951
119	Joyo Bank, Ltd., Mito(e)	Japan	15,073,367,650	14,337,288,640	120	+1	139	5,745	1935
120	Banco di Sicilia, Palermo	Italy	15,022,101,600	14,625,126,744s	116		324	9,207	1860
121	Irving Trust Co., New York	United States	14,731,748,000	15,169,139,000	113		47	7,230	1851
122	Shizuoka Bank Ltd.(e)	Japan	14,702,825,805	13,808,437,680	123	+1	188	6,181	1943
123	Banco de Bilbao	Spain	14,560,222,500s	14,252,819,200s	121		1,785	19,884	1857
124	National Bank of Canada, Montreal	Canada	14,110,394,840s	13,874,118,746s	122		577	11,332	1859
125	Bank of New York	United States	14,054,684,000	11,948,730,208	133	+8	146	7,570	1784
126	American Express International Banking Corp., New York (y)	United States	13,875,000,000s	12,743,000,000s	127	+1	82	6,784	1919
127	Korea Exchange Bank, Seoul	Korea	13,768,050,000u	11,360,344,800s	138	+ 11	130	7,504	1967
128	PSFS, Philadelphia	United States	13,723,110,000	11,922,157,000	134	+6	93	3,442	1816
129	Banco de Santander	Spain	13,507,751,700s	12,965,657,007s	126		1,677	15,600	1857
130	RepublicBank Dallas NA	United States	13,267,196,000	11,774,243,000	135	+5	3	3,594	1920
131	Ashikaga Bank, Ltd., Utsunomiya (e)	Japan	12,963,567,370	12,106,963,840	132	+1	132	4,676	1895
132	Sparbankernas Bank, Stockholm	Sweden	12,962,432,500	12,333,625,200	130		N.A.	1,077	1942
133	Bank of Seoul	Korea	12,930,087,600	10,961,347,351	144	+ 11	181	9,153	1959
134	Banca Nazionale dell'Agricoltura, Rome	Italy	12,531,987,614	13,537,464,705	125		221	8,045	1921
135	Bank of Fukuoka, Ltd.(e)	Japan	12,491,727,570	11,711,130,160	136	+1	193	5,048	1945
136	Israel Discount Bank, Ltd., Tel-Aviv	Israel	11,774,491,108s	11,080,020,012s	141	+5	173	6,413	1935
137	National Bank of Detroit	United States	11,613,642,000	11,233,804,000	139	+2	107	5,626	1933
138	Banco Nacional de Mexico, Mexico City	Mexico	11,475,538,501u	8,766,022,867	171	+ 33	702	32,562	1884
139	Bank of Hiroshima, Ltd.(e)	Japan	11,422,947,165	11,021,519,600	143	+4	168	4,722	1878
140	Texas Commerce Bank NA, Houston	United States	11,408,269,000	11,061,092,000	142	+2	2	2,534	1886
141	Hachijuni Bank, Ltd., Nagano(e)	Japan	11,208,255,190	10,592,105,120	148	+7	127	4,186	1931
142	Goldome FSB, Buffalo, N.Y.	United States	11,193,475,035	11,580,217,000	137		131	2,460	1846
143	Arab Banking Corp., Manama	Bahrain	11,055,000,000s	8,761,667,000s	172	+ 29	5	3,985	1980
144	Commonwealth Bank of Australia, Sydney(f)	Australia	11,001,673,232t	9,752,408,136t	157	+ 13	1,316	31,461	1913
145	Credit Industriel et Commercial, Paris (h)	France	10,902,301,667s	10,605,265,080	147	+2	113	5,371	1859
146	Commonwealth Savings Bank of Australia, Sydney (f)	Australia	10,814,366,736t	9,570,535,644t	159	+ 13	1,281	31,461	1960
147	Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	10,635,056,788s	12,485,837,285s	129		2	2,036	1958
148	InterFirst Bank Dallas NA	United States	10,601,999,000	10,847,053,000	145		3	1,802	1875
149	Arab Bank Ltd., Amman	Jordan	10,549,276,794s	8,881,103,624s	169	+ 20	65	3,276	1930
150	Bancomer, Mexico City	Mexico	10,425,157,956u	8,219,765,800u	186	+ 36	725	32,471	1932
151	Republic National Bank, New York	United States	10,419,924,000	9,063,904,000	167	+ 16	36	2,042	1966
152	Kansallis-Osake Pankki, Helsinki	Finland	10,269,457,040s	7,871,097,021s	194	+ 42	689	8,175	1890
153	Gunma Bank, Ltd., Maebashi(e)	Japan	10,228,696,950	10,698,342,560	146		117	4,108	1932
154	Deutsche Bank Compagnie Financiere Luxembourg	Luxembourg	10,058,238,048t	9,337,245,600t	162	+8	0	67	1970
155	Girozentrale und Bank der Osterreichischen Sparkassen, Vienna	Austria	10,056,683,600u	10,512,231,500u	151		1	1,598	1937
156	Bank of Taiwan, Taipei	Taiwan	9,940,890,659	8,372,037,858u	182	+ 26	61	5,978	1946
157	Banque Cantonale de Zurich	Switzerland	9,938,966,016	11,095,802,199	140		75	3,072	1870
158	Hamburgische Landesbank-Girozentrale, Hamburg	Germany	9,888,275,163	10,330,807,327	152		3	1,238	1938
159	Nippon Trust & Banking Co., Ltd., Tokyo (e)	Japan	9,783,425,510u	8,695,196,960	175	+ 16	37	2,300	1927
160	Banca Popolare di Milano, Milan	Italy	9,763,013,838s	7,963,059,340s	192	+ 32	143	4,410	1865
161	NCNB National Bank of North Carolina, Charlotte	United States	9,756,092,000	8,614,820,000	176	+ 15	220	6,220	1874
162	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	9,671,838,396u	12,287,160,000s	131		2	302	1918
163	Bangkok Bank, Ltd.	Thailand	9,515,415,049	9,358,867,870	161		312	19,579	1944
164	Oesterreichische Laenderbank, Vienna	Austria	9,438,438,000s	9,792,730,150s	156		212	4,843	1880
165	Royal Bank of Scotland Plc, Edinburgh(e)	United Kingdom	9,429,180,000s	9,122,009,600	165		434	9,389	1727
166	Cooperative Bank of Taiwan, Taipei	Taiwan	9,410,671,441	5,849,042,846	260	+ 94	66	3,792	1946
167	Banco di Santo Spirito, Rome	Italy	9,358,654,332s	9,091,885,956s	166		237	6,129	1605
168	Southeast Bank NA, Miami	United States	9,330,319,000	8,193,867,000	187	+ 19	164	6,400	1902
169	Union Bank of Finland, Ltd., Helsinki	Finland	9,294,118,260s	8,568,183,360s	178	+9	588	7,337	1862
170	First City National Bank, Houston	United States	9,232,152,000	10,003,084,000	154		3	2,533	1866
171	Udruzena Banka Hrvatske, Zagreb	Yugoslavia	9,187,357,166	....	...		72	14,322	1984
172	Wuerttembergische Kommunale Landesbank-Girozentrale, Stuttgart	Germany	9,147,718,463	9,822,770,054	155		1	989	1916
173	Banca Popolare di Novara	Italy	9,074,335,291u	10,024,800,018u	153		379	7,482	1871
174	Nishi-Nippon Sogo Bank, Ltd., Fukuoka(e)	Japan	8,895,733,295	8,456,332,320	179	+5	180	4,000	1944
175	Credit du Nord, Lille	France	8,883,235,000s	9,682,735,560s	158		637	11,844	1848
176	Yamaguchi Bank, Ltd., Shimonoseki(e)	Japan	8,874,902,760	8,279,778,720	184	+8	137	3,810	1944
177	Riyad Bank Ltd., Jeddah	Saudi Arabia	8,794,043,222u	7,856,103,576u	196	+ 19	125	5,024	1957
178	Danske Bank, Copenhagen	Denmark	8,675,603,200s	7,936,322,070s	193	+ 15	325	5,750	1871
179	Banque Populaire Suisse, Berne	Switzerland	8,638,156,983	9,476,374,856	160		151	5,067	1869
180	Banco Popular Espanol, Madrid	Spain	8,574,589,800s	8,388,460,800s	181	+1	1,525	12,430	1926
181	Seattle-First National Bank	United States	8,569,013,000	8,108,458,000	188	+7	159	6,915	1870
182	Commercial Bank of Syria, Damascus (c,f)	Syria	8,568,585,606	8,755,126,000	173		36	N.A.	1967
183	National Bank of Kuwait	Kuwait	8,568,023,016u	9,025,187,277u	168		52	1,800	1952
184	Chugoku Bank, Ltd., Okayama (e)	Japan	8,453,186,815	8,081,198,320	190	+6	157	3,822	1930
185	Landesbank Schleswig-Holstein Girozentrale, Kiel	Germany	8,385,134,226s	9,237,788,032u	163		3	1,443	1917
186	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	8,354,652,000	7,388,356,000	213	+ 27	208	5,859	1879
187	Valley National Bank, Phoenix	United States	8,337,876,000	7,867,488,000	195	+8	235	6,811	1900
188	Barclays National Bank Ltd., Johannesburg	South Africa	8,334,684,500st	10,514,928,879st	150		1,807	26,427	1926
189	National Westminster Bank USA, New York	United States	8,321,809,000t	7,122,509,000t	220	+ 31	156	4,645	1905
190	Norske Creditbank, Oslo	Norway	8,237,301,730s	7,055,978,310s	224	+ 34	149	4,550	1857
191	Pittsburgh National Bank	United States	8,126,104,000	7,171,755,000	218	+ 27	118	3,542	1863
192	Banco Brasileiro de Descontos, Osasco	Brazil	8,123,412,534s	7,698,915,192s	201	+9	1,532	125,881	1943
193	Sovran Bank NA, Richmond	United States	8,122,139,000	7,084,700,000	221	+ 28	268	7,555	1667
194	Caja de Pensiones para la Vejez, Barcelona	Spain	8,112,958,200	7,029,062,400	226	+ 32	887	5,634	1904
195	Shichijushichi Bank, Ltd., Sendai(e)	Japan	8,062,495,675	7,786.251,200	198	+3	125	3,365	1878
196	Iyo Bank, Ltd., Matsuyama(e)	Japan	8,054,726,295	7,730,058,480	200	+4	134	3,323	1878
197	Banco de la Nacion Argentina, Buenos Aires	Argentina	8,010,523,861	8,855,201,438	170		568	20,551	1891
198	Juroku Bank, Ltd., Gifu(e)	Japan	7,950,934,515	6,445,932,080	237	+ 39	115	3,132	1877
199	Hyakujushi Bank, Ltd., Takamatsu(e)	Japan	7,948,756,980	7,410,956,080	210	+ 11	113	2,993	1878
200	Copenhagen Handelsbank	Denmark	7,935,391,200s	7,051,058,424s	225v	+ 25	362	5,746	1873

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks The consolidation includes only those affiliates in which ownership exceeds 50%. Assets exclude contra accounts and contingent liabilities and, for foreign banks, are converted at New York cable rate prevailing on date of bank's figures. Unless otherwise noted after the name ofthe bank, all figures are for fiscal year after 9/30/84. **(c)** — Latest figures are for a different date than previous year. **(d)** — Or date one year prior to latest figures unless otherwise noted aftername of bank. **(e)** — Data are for 9/30/84. **(f)** — Data are for 6/30/84. **(g)** — Latest data are prior to 6/30/84. **(h)** — A subsidiary of Compagnie Financiere de Credit Industriel et Commercial, a holding company for the CIC Group. The company, which was formed on May 4, 1984, controls 15 banks and had total assets of $27.6 billion and total deposits of $22.8 billion on Dec. 31, 1984. **(s)** — Consolidated data. **(t)** — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)** — Data are not consolidated for affiliates more than 50% owned. **(v)** — Based on revised data. Rank that bank would have had, if revised data had been used. **(w)** — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets.The combinad assets of Al UBAF Banking Group were $10.2 billion on 12/31/84. **(y)** — Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade orare incidental to foreign business. **(z)** — Incorporated as an investment company under New York State banking law and exercises specialized banking functions. **N.A.** — Not available.